

FOR SCHOOL YEAR
2008-2009

2007

Guidebook to Higher Education

STATE OF UTAH

TRANSITION TO
ADULT LIVING
PROGRAM



PREPARED BY:

*DIVISION OF CHILD AND
FAMILY SERVICES*

*WESTERN REGION
TRANSITION TO ADULT
LIVING PROGRAM*

TABLE OF CONTENTS

Forward	4
Introduction	5
DCFS Contact List	6
<u>SECTION 1 – PLANNING</u>	
Why Should I Attend College?	7
What Types of Collages are There?	9
Examples of Jobs in Which a College Education is Recommended or Required	11
List of Colleges in Utah	12
List of Universities in Utah	15
List of Community Colleges in Utah	18
List of Cosmetology Schools in Utah	19
List of Technology Schools in Utah	20
Directory to Higher Education in Utah	21
Job Corps	30
Information on GED test	32
<u>SECTION 2 - PREPARING</u>	
How Do I Prepare for College?	33
Required and Recommended Classes to Take in High School	35
College Preparation Checklist	36
Standardized Tests	39
<u>SECTION 3 – APPLYING</u>	
Criteria Schools Use for Admissions	41
How Do I Select A College?	45
<u>SECTION 4 – PAYING</u>	
How Much Does a College Education Cost?	49
Financial Aid	50
Scholarships for Youth in Foster Care	53
Academic Merit Scholarships at UVSC	56
What is an Education and Training Voucher (ETV)?	59
Sample Request Letter for Financial Aid	60
What is FAFSA?	61
The Danger of Alternative Loans	63
Ways to Keep College Costs Down	64
How the Army National Guard Can Help Pay for College	66
How the Marine Corps Can Help Pay for College	72
How the Navy Can Help Pay for College	75
How the Air Force Can Help Pay for College	78

SECTION 5 – LIVING

Budgeting Your Money	80
Reducing Your College Tuition and Other Costs	82
How To Open a Savings Account	84
How To Set up an Apartment	87
Choosing a Roommate	90
Utilities	91
Guide to Medicaid After Leaving Foster Care	93

SECTION 6 – SUCCEEDING

Tips on How to Succeed in College	96
25 Tips to Help You Survive Freshman Year and Beyond	99
Choosing A Major	100
Growing Occupations in Utah and the U.S.	102
Career Testing	104
Average Salaries by Occupation in the U.S.	105
Online Resources	108
Notes	109

FORWARD

Welcome to the *2007 Guidebook to Higher Education*. This guidebook was first conceptualized at the 2006 Utah State Transition to Adult Living Youth Summit. The youth provided suggestions about what would be beneficial to include in this college guidebook. We'd like to thank the youth for their ideas and contributions. This guidebook closely follows the outline of ideas that they provided to us. We would also like to thank the Division of Child and Family Services, Western Region Transition to Adult Living Program who put this book together and will continue to update it. This project was a huge undertaking and could not have been possible without the help of many dedicated and hard working interns from the social work and psychology departments at Brigham Young University, University of Utah, and Utah State University. Also, we would like to thank volunteers from Division of Child and Family Services partner agencies that provided editing and content feedback. This includes Department of Education, Division of Workforce Services, and the Workforce Investment Act employees.

This guidebook will help you plan, prepare, apply, live, and succeed in college. We hope as you read through this guidebook you'll be able to better prepare for college and realize that going to college is possible. Please start preparing for your college education today.

The guidebook will be updated and published every other year. For suggestions, updates, or comments please contact Eric Jenkins at:

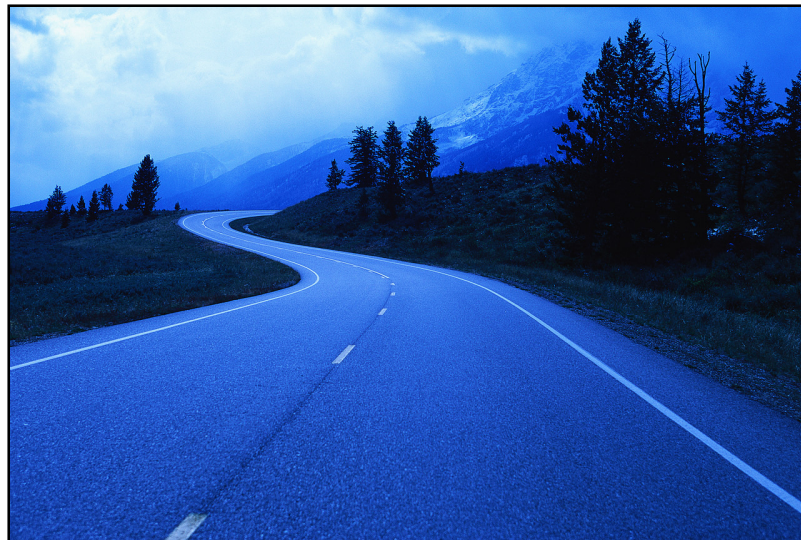
Eric Jenkins
Western Region TAL Program Manager
ericjenkins@utah.gov
(801) 224-7824



INTRODUCTION

You are the future of the United States. Gaining as much education as you can will prepare you for this great challenge. A college education is an investment that will pay you back for a lifetime. People with a college degree are better able to understand life's experiences, think critically, express themselves clearly, and make wise decisions. They also have better job opportunities, greater potential to earn more money, and develop skills and knowledge that enrich their lives. Attending college will give you the knowledge and experience that you don't receive in high school. Although college is expensive, it will pay off in significant ways in years to come.

Census Bureau statistics show the annual income for a person with a college degree is more than 60% higher than for a high school graduate. In 2003 a person with a college degree earned approximately \$19,100 more than a person who did not go to college. Someone with an associate's degree also tends to earn more than a high school graduate. In the future, more and more jobs will require an education beyond high school. Gaining a college education will help you have a brighter, more hopeful future



DCFS CONTACT LIST

Use the names and numbers on this page to contact people who can help you in accessing the necessary resources to post-secondary educational opportunities.

Geographic Area By Counties	DCFS Contact (Independent Living Coordinator)	DWS Contact	WIA Youth Provider Contact
<ul style="list-style-type: none"> Salt Lake County Tooele County 	<p>Ken Hull Office: 801-488-2640 Fax: 801-488-2648 KLHULL@utah.gov</p> <p>Jann Nishimoto Office: 801-488-2644 Fax: 801-488-2648 jnishimoto@utah.gov</p>	<p>Rod Barlow Office: 801-468-0225 Fax: 801-468-0211 RBARLOW@utah.gov</p>	<p>Kristin Wood Office: 801-468-1873 Fax: 801-468-1871 kwood@slco.org</p>
<ul style="list-style-type: none"> Daggett County Duchesne County Uintah County Carbon County Emery County Grand County San Juan County 	<p>Terri Harris Office: 435-678-1456 Fax: 435-678-1472 TERRIHARRIS@utah.gov</p>	<p>Tami Huntington Office: 435-636-2304 Fax: 435-636-2312 THUNTING@utah.gov</p> <p>Kelly Thornton Office: 435-719-2630 Fax: 435-719-2604 KTHORNTON@utah.gov</p>	<p>Tami Huntington Office: 435-636-2304 Fax: 435-636-2312 THUNTING@utah.gov</p> <p>Kelly Thornton Office: 435-719-2630 Fax: 435-719-2604 KTHORNTON@utah.gov</p>
<ul style="list-style-type: none"> Summit County Utah County Wasatch County 	<p>Eric Jenkins Office: 801-224-7824 Fax: 801-426-0623 ERICJENKINS@utah.gov</p>	<p>Wendy Hughes Office: 801-374-7220 Fax: 801-374-7717 WHUGHTS@utah.gov</p>	<p>Alison Young Mountainland Consortium of Schools Office: 801-374-7798 Fax: 801-374-7859 aryoung@utah.gov</p>
<ul style="list-style-type: none"> Box Elder Cache Rich Davis Morgan Weber 	<p>Sarah Pomeroy Office: 801-629-5817 Fax: 801-629-5849 SPOMEROY@utah.gov</p>	<p>Wasatch North Area Lesnie Foster Phone: 801-458-5916 Fax: 801-825-9595 LRFOSTER@utah.gov</p> <p>Bear River Area Julie Anderson Office: 435-734-4013 Fax: 435-734-4062 JULIEANDERSON@utah.gov</p>	<p>Wasatch North Area Keith Gabel Office: 801-394-9774 extension 22 Fax: 801-394-9774 kgabel@ftinc.org</p> <p>Bear River Area Brent Welsh Office: 435-792-0316 Fax: 436-753-4933 BrentWelsh@utah.gov</p>
<ul style="list-style-type: none"> Beaver Garfield Iron Juab Kane Millard Piute Sanpete Sevier Wayne Washington 	<p>Mike Beacco Office: 435-652-2960 Fax: 435-652-2988 MBEACCO@utah.gov</p> <p>For DCFS contact only:</p> <ul style="list-style-type: none"> Juab Millard 	<p>Ann Barnson Office: 435-865-6573 Fax: 435-865-1108 ABARNSON@utah.gov</p>	<p>Ann Barnson Office: 435-865-6573 Fax: 435-865-1108 ABARNSON@utah.gov</p>

SECTION 1: PLANNING

WHY SHOULD I ATTEND COLLEGE?

A college degree can provide you with many opportunities in life. A college education can mean greater knowledge, more job opportunities, and more money.

Greater Knowledge

A college education will increase your ability to understand developments in science and in society, to think abstractly and critically, to express thoughts clearly in speech and in writing, and to make wise decisions. These skills are useful both on and off the job.



More Job Opportunities

The world is changing rapidly. In your working life, more and more jobs will require education beyond high school. With a college education, you will have more opportunities from which to choose from. Education after high school is more than just college or vocational training. To be truly competitive in the work force you should plan on a lifetime of learning and self-improvement.

More Money

A person who attends college generally earns more than a person who does not. According to 2003 Census Bureau statistics, associate's degree holders earn about \$8,000 a year more than high school graduates. Workers with a bachelor's degree make nearly \$23,300 more a year than high school graduates. Master's degree holders average \$11,300 more than individuals with a bachelor's degree. Below are some charts that list the starting salaries for college graduates and the salary ranges depending on education levels.

Starting Salaries For College Graduates (Certificate, Associate and Bachelor degrees)

Accounting	\$43,269
Auto mechanic	\$28,400
Business and management	\$39,553
Certified nurse assistant	\$21,802
Communications/media	\$31,900
Cosmetologist, hair stylist	\$22,418
Culinary arts	\$24,800
Dental assistant	\$28,446
Elementary teacher	\$33,646



Engineering	\$49,636
High school teacher	\$40,432
Sales and marketing	\$36,901
Social service	\$31,212
Military officer	\$44,095

The Value of a College Education

Median earnings for year round, full-time workers ages 25 and older, by educational attainment. For the year 2005.

Master's degree	\$55,328
Bachelor's degree	\$46,800
Associate degree	\$34,944
Certificate	\$32,344
High school graduate	\$28,808
Some high school, no diploma	\$20,592



The Average Yearly Cost of Living in Utah

Average annual costs	\$30,000
----------------------	----------

Source: Preparing your Child For College: 2000 Edition

As you compare the cost of living in Utah with the average earnings with the various degrees, you can easily see that you will need more than a high school diploma to have income to meet even your most basic needs.

WHAT TYPES OF COLLEGES ARE THERE?

Information taken from Preparing Your Child For College: 2000 Edition

There are two basic types of post-secondary institutions: 1-Community, Technical (i.e. trade, specialty, cosmetology schools), Junior Colleges, and 2-Four-year Colleges and Universities.

Community, Technical and Junior Colleges

Colleges with programs that are less than four years in length are often called community colleges, technical colleges, *or* junior colleges:

Community Colleges: These are public, two-year colleges. They mostly serve people from nearby communities and offer academic courses, technical courses, and continuing education courses.

Technical Colleges: These are generally colleges that have a special emphasis on education and training in technical fields. However, although some technical colleges offer academic courses and programs, not all technical colleges offer two-year programs that lead to an associate of arts or science degree. Technical colleges may be private or public. Junior colleges and community colleges that offer many technical courses are often called "technical colleges."

Junior Colleges: These are two-year schools. Some junior colleges are residential and are attended by students who come from other parts of the country.

Some programs at two-year colleges lead to an associate of science (A.S.) or associate of arts (A.A.) degree in an academic discipline. These academic programs are often comparable to the first two years of a general academic program offered by a four-year college or university. In many cases, students who earn two-year degrees may enter four-year schools and receive credit toward a bachelor of arts (B.A.) or bachelor of science (B.S.) degree.



Many junior and community colleges offer technical and occupational training, as well as academic courses. Many junior, community, and technical colleges offer technical programs in cooperation with local businesses, industry, public service agencies, or other organizations. Some of these programs are formally connected to education programs that students start in high school; they are often referred to as "tech-prep" or "school-to-career" programs.

Two-year colleges such as community colleges often operate under an "open admissions" policy that can vary from school to school. At some institutions, "open admissions" means that anyone who has a high school diploma or GED certificate can enroll. At other schools, anyone over 18

years of age can enroll or, in some cases, anyone who is able to benefit from the programs at the schools can enroll.

Application requirements at colleges with two-year programs and shorter programs may include a high school transcript -- a list of all the courses your child took and grades earned in four years of high school -- and college entrance examination scores as well. Some schools have programs that allow open admissions, while other programs in the same school -- particularly in scientific or technical subjects -- may have further admission requirements. Because requirements vary widely, it is important to check into schools and programs individually.

Four-year Colleges and Universities

Students who wish to pursue a general academic program usually choose a four-year college or university. These institutions may be either public or private. Such programs lay the foundation for more advanced studies and professional work. These colleges and universities primarily offer B.A. and B.S. degrees in the arts and sciences. Common fields of study include biology, chemistry, economics, English literature, foreign languages, history, political science, and zoology.

Here are the main differences between four-year colleges and universities:

Four-Year Colleges: These are post-secondary schools that provide four-year educational programs in the arts and sciences. These colleges confer bachelor's degrees.

Universities: These are postsecondary schools that include a college of arts and/or sciences, one or more programs of graduate studies, and one or more professional schools. Universities confer bachelor's degrees and graduate, master's and Ph.D. degrees. Many universities also confer professional degrees, for example, in law or medicine.

When a student earns a bachelor's degree it means that he or she has passed examinations in a broad range of courses and has studied one or two subject areas in greater depth. A bachelor's degree is usually required before a student can begin studying for a graduate degree. A graduate degree is usually earned through two or more years of advanced studies beyond four years of college. This might be a master's or a doctoral degree in a particular field or a specialized degree required in certain professions such as law, social work, architecture, or medicine.



Source: Preparing Your Child for College: 2000 edition

EXAMPLES OF JOBS IN WHICH A COLLEGE EDUCATION MAY BE RECOMMENDED OR REQUIRED

Technical Program (Certificate)	Four-Year College (Bachelor's Degree)	More Than Four Years of College (Various Graduate Degrees Required)
Automotive Mechanic Cosmetologist Certified Nurse Assistant Construction Management Culinary Arts EMT Paramedic Professional Pilot Visual Technology Welding	Accountant Computer Systems Analyst Dietitian Editor Engineer FBI Agent Investment Banker Journalist Nurse Public Relations Specialist Recreational Therapist Research Assistant Social Worker Teacher Writer	Architect Biologist Chiropractor Dentist Diplomat Doctor Economist Geologist Lawyer Librarian Management Consultant Paleontologist Priest Psychologist Public Policy Analyst Scientist Sociologist University Professor Veterinarian Zoologist
Two-Year College (Associate's Degree) Administrative Assistant Automotive Mechanic Cardiovascular Technician Commercial Artist Computer Technician Dental Hygienist Drafter Engineering Technician Funeral Director Graphic Designer Hotel or Restaurant Manager Medical Laboratory Technician Medical Record Technician Insurance Agent Registered Nurse Surgical Technologist Surveyor Visual Artist		

Source: Preparing Your Child for College: 2000 edition

All information listed about the following colleges, school, universities, or programs have been taken from published information from the institution itself.

COLLEGES

COLLEGE OF EASTERN UTAH

The College of Eastern Utah is located in Price, which has a population of 17,000. The College of Eastern Utah offers over 50 student clubs and organizations that help students feel connected to the campus. There are many activities on campus including theatre, music, art, dance, concerts, men's basketball and baseball, and women's volleyball and basketball. Price has five movie theatres, two bowling alleys and a vast array of outdoor recreational facilities. The College of Eastern Utah is also close to several national parks, the Cleveland-Lloyd Dinosaur Quarry, fishing, hiking, and biking areas.

What CEU Offers

- More than 400 courses offered in 60 areas of study
- Associate of Arts & Associate of Science Degrees
- Associate of Applied Science Degrees
- Certificates of Completion
- Great transfer programs to four year colleges and universities



To learn more about CEU visit the website at: www.ceu.edu. An information package can be sent to you by calling the CEU admissions office at (435) 613-5000 or go to www.ceu.edu/admissions/req.aspx.

SNOW COLLEGE

Snow College is located in Ephraim, which is 120 miles south of Salt Lake City. As a two-year state college, excellence continues to be the hallmark of the college's work and activities. Approximately 3,000 students attend Snow College. The campus offers outstanding academic transfer programs and limited applied technology programs. The south campus, located in Richfield, offers a broad range of excellent applied technology programs and limited academic transfer programs. Both campuses are known for graduates who have excelled in their areas of study.



Snow College also offers small freshman and sophomore level classes...the smallest in the state. Snow College is one of the least expensive colleges in Utah, and transfer credits are accepted at

all Utah colleges and universities. It's also easier to get scholarships at Snow College. Students who mainly earn B grades and have taken the ACT or SAT I have an excellent chance of getting an academic scholarship. Snow College is a great place to attend school because it has strong academic programs, the price is affordable, and the campus life is lively and fun!

For more information, an application, or to schedule a campus tour call toll free 1-800-848-3399. You can also visit the Snow College website at: www.snow.edu.

WESTMINSTER COLLEGE

Westminster College is a private, comprehensive, independent liberal arts college located in Salt Lake City. The college enrolls approximately 2,000 undergraduates and 500 graduate students. Westminster offers 35 undergraduate majors. All of the academic programs at Westminster are offered by four schools: School of Arts and Sciences, Bill and Vieve Gore School of Business, School of Education, and School of Nursing and Health Science. One of Westminster College's most well known programs is Aviation. The program offers a choice of majors in aviation management and flight operations.

Westminster has 50 clubs on campus ranging from Westminster Players to the Ski and Snowboard Club to the Geek Club. There are many on-campus jobs and internships available. You can do anything from working as a campus tour guide to being a clerk in a bookstore.

To arrange a campus tour or to request more information call: 801-832-2200 or 1-800-748-4753. You can also visit the website at: www.westminstercollege.edu.



SALT LAKE CITY COMMUNITY COLLEGE

Ten reasons to attend Salt Lake Community College:

1. Low tuition cost. Tuition is among the lowest in the state.
2. Open admissions. Everyone is accepted.
3. Easy transfer of SLCC credits to another college or university
4. First-class technical skills training--quickly have marketable skills for the workplace.
5. Flexibility in scheduling and class locations. Classes are offered from 6:30 am to 8:30 pm at fourteen locations throughout Utah.
6. Choose from over 100 areas of study.
7. Outstanding faculty.
8. Academic and career advisors are available to help you succeed.



For more information about SLCC visit the website at: www.slcc.edu or call (801) 957-4298. You can also email futurestudents@slcc.edu with any questions.

UTAH VALLEY STATE COLLEGE

Utah Valley State College (UVSC) is located in Orem and is the third largest college in Utah County. According to the December 2005 Utah Foundation Research Report, UVSC is producing some of the highest paid bachelor's degree graduates in Utah. In addition to UVSC's 51 bachelor degrees, the College's Wasatch Campus in Heber City now offers associate degrees in accounting, behavioral science, business management, elementary education and general education. UVSC will become a university soon, offering master and doctorate degrees. UVSC tuition and fees for a Utah resident are \$3,022, compared to the national average tuition for a four-year public institution that is \$5,491. UVSC also has a wide range of athletics such as Wolverine wrestling, basketball, volleyball, softball, soccer, golf, track and cross-country.



For more information about UVSC go to WWW.UVSC.EDU or call (801) 863-8811. You can also e-mail them at UVSTART@UVSC.EDU.

DIXIE STATE COLLEGE

Great scholarships, excellent academic assistance, personalized education, small class size, easy transfer credits, warm weather, and top ranked athletic programs are some reasons why students choose to attend Dixie. Dixie offers degrees in business, computer and information technology, family and consumer science, fine and performing arts, health occupations, humanities and social sciences, physical education, science, math, and technology. Certificates are offered in auto body mechanics, computer technology, drafting, health sciences, and technology. Dixie offers great opportunities for students to receive financial aid: over 70% of students who attend Dixie receive some type of financial aid. Dixie is also one of the most affordable institutions in Utah.



To learn more about Dixie go to dsc.dixie.edu. To schedule a tour or to ask questions call (435) 652-7590.



UNIVERSITIES

UTAH STATE UNIVERSITY

Utah State University is located in Logan, which is 80 miles northeast of Salt Lake City and is within a day's driving distance of six national parks. The surrounding area, including ski resorts, lakes, rivers, and mountains make Utah State one of the finest recreational environments in the nation. It is a safe place that provides a unique living-learning environment. About 23,000 undergraduate and graduate students attend Utah State. The university also offers many resources such as tutoring, study skill classes, and counseling services. Athletics is an important part of Utah State. There are 16 Division I athletic teams, 15 club sports, and 20 intramural sports.



To learn more about Utah State go to www.usu.edu. You can also spend a day with student ambassadors who will show you around Utah State University. Fill out an online form at www.usu.edu/admissions/ueu/ to visit the campus and to learn about how to prepare to attend Utah State.

WEBER STATE UNIVERSITY

Weber State University (WSU) is located in Ogden (additional campus in Layton) and offers 215 certificate and degree programs in arts and humanities, science, applied science and technology, business, economics, education, social and behavior sciences, and the health professions—the largest and most comprehensive undergraduate offering in the state. Master's degrees are offered in accounting, business, administration, criminal justice, and education. On-line courses, distance learning, and evening classes are also offered. Students can choose from 100 student clubs and organizations, including eight fraternities and sororities. WSU has 13 intercollegiate programs, 14 club sports, and several intramural competitions. In-state tuition and fees for full-time undergraduates is \$2,632 per year.

To learn more about Weber State University go to www.weber.edu. If you have any questions call (801) 626-6050 or email at recruit1@weber.edu.



SOUTHERN UTAH UNIVERSITY

Southern Utah University (SUU) is located in Cedar City. SUU offers graduate, baccalaureate, associate and technical programs. SUU's sport teams are known as the Thunderbirds. Students can attend sport events for free with their student ID card. Adjusting to college life can be challenging, but SUU has a Student Support Center that offers mentoring, disability services and multi-cultural center. Students are welcome to stop by to discuss their needs with a caring staff. There are also several opportunities for students to work on-campus. SUU's Career Services office helps students find employment both during their time at SUU and once they've graduated.

There is plenty of recreation close to SUU that students enjoy. National parks surround Cedar City. Skiing slopes are 40 minutes away at Britain Head. Las Vegas is about two-and-a-half hours south, and Provo is located two-and-a-half hours north. Students can also look forward to the Shakespearean Festival, which uses university theaters during summer break. SUU also hosts the Utah Summer Games each year.



Contact the SUU Admissions Welcome Center at (435) 586-7740 to schedule a tour or visit www.suu.edu/you to learn more about the university.

BRIGHAM YOUNG UNIVERSITY

Brigham Young University (BYU) is known for its academically minded and international student body, its world-class teaching, and beautiful mountain location. BYU is also recognized for its language programs, outstanding sports programs, and devotion to incorporating the principles of the Church of Jesus Christ of Latter-day Saints. Bachelor's degrees are offered in 188 academic programs, master's degrees in 66, and doctorates in 25. Not only does BYU offer a variety of majors, but it also has a variety of athletic programs that are some of the top athletic programs in the country. Athletic facilities at BYU are among the best in the nation, including major sport complexes.

To learn more about BYU go to www.byu.edu. Visit www.saas.byu.edu/depts/admissions to learn how to prepare to attend BYU.



UNIVERSITY OF UTAH

From music to medicine, math to modern dance the U has it—and more! The University of Utah also has fun places that students can go to study, eat, relax and spend time with friends. A food court, billiard and game room, bowling alley, copy center, art gallery, and meeting rooms are available at the Student Union. When students need a diversion from their books, they can go to the campus recreation facilities that have basketball and volleyball gymnasiums, indoor tennis courts, dance studios, student lounges, and saunas and whirlpools.

The University of Utah is located in Salt Lake City, allowing students to take advantage of all the area has to offer. Students are also given a free public transit pass and student discounts are offered for everything from pizza to skiing.



Are you interested in attending the U? If you are, there is a U-Night Program designed to give high school seniors an opportunity to be a University of Utah student for a day. And it only costs \$10! To register for the U-Night Program go to web.utah.edu/newstudents/u_night.htm. To learn more about the university go to www.utah.edu.

COMMUNITY COLLEGES

EAGLE GATE COLLEGE

Eagle Gate College is located in several location across Utah: Provo (a.k.a. Provo College), Salt Lake City, Layton, and Murry. Eagle Gate College offers associate degrees, diploma and certificate programs in: criminal justice, dental assisting, executive office administration, graphic design, medical assisting, nursing, pharmacy technician, and physical therapist assistant. Eagle Gate College's career services are dedicated to counseling students and graduates, and referring graduates to employers. Over 200 employers in five states hired Eagle Gate College graduates last year. Enrolling at Eagle Gate College is simple: 1-Take a tour of the college, 2-Complete and application, and 3-Meet with a financial aid representative.



To find out more about Eagle Gate College go to www.provocollege.edu or call 877-777-5886.

UTAH CAREER COLLEGE

Utah Career College provides specialized training programs. Utah Career College offers flexible class scheduling to accommodate academic and individual needs. Classes are offered both day and evening for full and part-time students. Many classes are also offered online. Training is provided by instructors with practical business, computer and medical knowledge and professional on the job experience. Visit a Utah Career College campus if you are considering a career in any of the following areas of education: business schools, healthcare, medical assistant courses, veterinary technician education, massage therapy and more. Campuses are located in West Jordan and Layton.



To find out more about Utah Career College go to www.utahcollege.com. The admissions office phone number in West Jordan is (801) 304-4224. The phone number for the admissions office in Layton is (801) 660-6000.

COSMETOLOGY SCHOOLS

BON LOSEE ACADEMY OF HAIR

Have you ever dreamed of a career in the industry of hair design, cosmetology, or esthetics? The Bon Losee Academy of Hair Artistry is Utah's largest and most successful educator in the field of cosmetology and aesthetics. Bon Losee Academy provides an award winning education in state of the art facilities. The curricula supplied at Bon Losee Academy can prepare you for a career in the challenging and exciting beauty care profession. The Academy admits high school graduates, holders of GEDs, or people older than 18 who lack a high school diploma but who have the ability to benefit from the training. The Academy also admits high school students with the approval voucher from their school district. Applicants must be at least 16-years-old. To start your education call (801) 375-8000.



PAUL MITCHELL SCHOOL

Paul Mitchell provides a positive learning environment that allows students to develop essential skills while they explore their talents, passions, and creativity. Paul Mitchell School provides students with a well-rounded lifestyle education. Rather than simply focusing on basic training needed to pass the licensure exam, Paul Mitchell School helps students explore all their creative and professional possibilities. Paul Mitchell Schools are found across the country, including two in Utah—Provo and Salt Lake City.

- Various services are available to enrolled students, including advising, housing assistance, job placement assistance, and specialized training opportunities. To find out more about Paul Mitchell go to www.paulmitchelltheschool.com. You can also email them at admissions@paulmitchelltheschool.com for additional information.



TECHNOLOGY COLLEGES

UTAH COLLEGE OF APPLIED TECHNOLOGY

Utah College of Applied Technology (UCAT) consists of nine technology campuses that provide education for high school and adult students. UCAT works closely with businesses and industries, local school districts, and other colleges and universities. UCAT provides a broad range of specialized long-term and short-term certificate training as well as Associate of Applied Technology (AAT) degrees. Certificates include, but are not limited to:

- Diesel mechanics
- Precision machine tooling
- Practical nursing
- Cosmetology
- Computer-aided drafting
- Dental assisting
- Welding
- Computer programming
- Construction trades

Utah high school students attending UCAT enroll tuition-free, and tuition for adults is minimal. Adult students are charged a minimal base tuition of \$1.25 per clock hour for a full time student; however, some programs and training cost more due to industry standards or equipment/material needs.

For general information go to www.batc.edu or call 435-753-6780. For admissions information call 435-750-3250.



DIRECTORY OF HIGHER EDUCATION IN UTAH

UNIVERSITIES		
Brigham Young University Provo, UT 84602 (801) 422-4431 www.byu.edu	Southern Utah University 351 West University Boulevard Cedar City, UT 84720 (435) 586-7700 www.suu.edu	Utah State University 1400 Old Main Hill Logan, Utah 84322-1400 (435) 797-1000 www.usu.edu
University of Utah 200 South Central Campus Drive RM 80 Salt Lake City, UT 84112 (801) 581-8761 (800) 685-8856 www.utah.edu	Weber State University 3850 University Circle Ogden, Utah 84408 (801) 626-6000 www.weber.edu	

COLLEGES		
College of Eastern Utah 451 E. 400 N. Price, UT 84501 (435) 613-5000 www.ceu.edu	Dixie State 225 S. 700 E. St George, UT 84770 (435) 652-7500 www.dixie.edu	LDS Business College 95 N. 300 W. Salt Lake City, UT 84105 (801) 524-8100 www.ldsbc.edu
Salt Lake Comm. College 4600 S. Redwood Rd. Salt Lake City, UT 84123 (801) 957-4111 www.slcc.edu	Snow College 150 E. College Avenue Ephraim, UT 84627 (435) 283-7000 www.snow.edu	Utah Valley State College 800 West University Parkway Orem, UT 84058 (801) 863-INFO www.uvsc.edu
Westminster (801) 484-7651 Salt Lake City, UT 84105 1840 S. 1300 E. www.westminstercollege.edu		

TECHNOLOGY SCHOOLS

Bridgerland ACT 1301 North 600 West Logan, UT 84321-3228	Central ATC Board of Regents Building, The Gateway 60 South 400 West Salt Lake City, UT 84101-1284	Davis Applied Technology Center 550 East 300 South Kaysville, UT 84037
Dixie Applied Technology Center 55 South 900 East St. George, UT 84770	Mountainland Applied Technology Center 987 S. Geneva Road Orem, UT 84058	Ogden/Weber ATC 200 N. Washington Blvd Ogden, UT 84404-4089
Salt Lake/Tooele ATC 1655 East 3300 South Salt Lake City, 84106-3305	Southeast ATC 451 East 400 North Price, UT 84501	South West ATC 510 West 800 South Cedar City, UT 84720
Tech Skills 756 E. Winchester St. #190 Murray, UT 84107 Techskills.com	Uintah Basin ATC 1100 East Lagoon Street (124-5) Roosevelt, UT 84066	Utah College of Applied Technology www.ucats.org

COSMETOLOGY SCHOOLS

www.beautyschoolsdirectory.com

Beau La Reine College of Beauty 1093 1/2 N Main St Logan, UT 84341-2215	Bon Losee Academy 2230 N University Pkwy Provo, UT 84604	Cameo College of Essential Beauty 5770 South 124th East Salt Lake City, UT 84117
Dallas Roberts Academy 1700 North State Street #18 Provo, UT 84604	Evan's Hairstyling College 90 W Hoover Ave Cedar City, UT 84720-2523	Fran Brown College of Beauty 521 W. 600 North Layton, UT 84041
Francois D. Hair Design 111 West 9000 South Sandy, UT 84070	Hairitage Hair Academy National Outdoor Leadership School 520-749-0955 P900 S Bluff St St George, UT 84770-5203	Hot Nails School of Nail Technology 117 W. Telegraph #3 Washington, UT 84780 (435) 652-8989
Maximum Style Tech School of Cosmetology 130 S. Main St. #230 Logan, UT 84321 (435) 752-3599	New Horizons Beauty College 550 N. Main Street #115 Logan, UT 84321 435-753-9770 newhorizonsbeautycollege.com	Paul Mitchell The School 480 N 900 E Provo, UT 84606-3424
Premier Hair Academy 4616 S. 4000 W. West Valley, UT 84120 (801) 966-8414	Prime Cut Academy of Hair & Nail Artistry Rt. 1 Box 2891 Roosevelt, UT 84066	Skin Science Institute 28 E. 2100 South St. 217 Salt Lake City, UT 84115
Stacy's Hands of Companions 3721 S. 250 W. Ogden, UT 84405	Taylor Andrews Academy 9052 S. 1510 W. West Jordan, UT 84088	

TRADE AND SPECIALTY SCHOOLS

<p>Academy of Dental Careers 2960 W. 3650 S. West Valley, UT 84119 (801) 955-7337 dentalcareeracademy.com</p>	<p>Academy of Medical Careers 502 S. Main Street Smithfield, UT 84335 (435) 563-3222</p>	<p>Advocates of the Commonwealth 3615 N. Wolf Creek Drive Eden, UT 84310 801-745-2649 commerce.utah.gov/dre/educationlist.htm *Real estate classes</p>
<p>Air Center of Salt Lake 7365 S. 4450 W. West Jordan, UT 84084 (801) 566-4829 aircenterofsaltlake.com</p>	<p>American Academy of Professional Coders 2480 S. 3850 W. #B Salt Lake City, UT 84120 801-236-2200 aapc.com *medical coding</p>	<p>American Aviation, Inc. 176 N. 2200 W. #250 Salt Lake City, UT 84116 (801) 537-1537 americanaviationwest.com</p>
<p>American Institution of Medical and Dental Technology 1675 N. Freedom Blvd. Bld. #3 Provo, UT 84604 (801) 377-2900 americaninstitute.edu</p>	<p>American Red Cross 465 S. 400 E. Salt Lake City, UT 84111 (800) 328-8411 utahredcross.edu</p>	<p>American Institution of Energy Medicine 399 E. State Road Pleasant Grove, UT 84062 801-367-3673 startechhealth.com</p>
<p>Aspen Care Center 2325 Madison Avenue Ogden, UT 84401 801-399-5846</p>	<p>Art City Nursing and Rehabilitation Center 231 E. 800 S. Springville, UT 84663 801-489-9461</p>	<p>Business Performance Group, Inc. 1214 Wilmington Avenue #301 Salt Lake City, UT 84106 801-484-1202 bpgutah.com</p>
<p>Bow Making School of America 308 E. 200 S. Salt Lake City, UT 84111 1-800-3651 prierviolins.com</p>	<p>Career Step 1220 N. Main Street #6 Springville, UT 84663 800-246-7837 careerstep.com</p>	<p>Centro Civico Mexicano 155 S. 600 W. Salt Lake City, UT 84101 (801) 359-9316</p>

<p>Certified Careers Institutes Clearfield, UT or SLC, UT 1-800-557-1423 www.cciutah.edu</p>	<p>Certified Network Solutions MCSE University 1042 E. Fort Union Blvd. #259 Midvale, UT 84047 801-553-2440</p>	<p>CNA Educational Services, Inc. 140 W. 2100 S. #112 Salt Lake City, UT 84115 801-486-4038 cnaeducation.com</p>
<p>Columbia College 2790 S. Decker Lake Dr. Salt Lake City, UT 84119 801-972-6898 ccis.edu/saltlake</p>	<p>Contractor's School 3191 South Valley St. #206 Salt Lake City, UT 84109 801-467-1900 beacontractor.com</p>	<p>Cornerstone Aviation 337 N. 2370 W. #130 Salt Lake City, UT 84116 801-356-2525 cornerstoneaviation.com</p>
<p>Dental Assisting School of Utah 6183 S. Prairie Dr. #104 West Jordan, UT 84118 801-703-6685 dentalassistutah.com</p>	<p>DeVry University 9350 S. 150 E. #420 Sandy, UT 84070 801-565-5110 devry.edu</p>	<p>Dream Force, LLC 1875 Sycamore Lane Holladay, UT 84117 801-278-0892 dreamforce.us</p>
<p>Eagle Gate College Layton- 801.546.7500 Murray- 801.281.7700 Salt Lake Campus- 801.287.9640 www.eaglegatecollege.edu</p>	<p>Emporia State University Utah State Library 1950 W. 250 N. Salt Lake City, UT 84116 801-486-8047 slim.emporia.edu</p>	<p>Even Start 5190 S. Health Avenue West Valley, UT 84118 (offers ESL training courses)</p>
<p>Everest College 3280 West 3500 South Salt Lake City, UT 84119 Phone: (801) 840-4800</p>	<p>Excellent Training, Inc. 8744 S. Oakwood Park Circle Sandy, UT 84094 (801)-566-7772 excellenttraining.net</p>	<p>ExecuTrain of Utah 310 E. 4500 S. #200 Murray, UT 84107 (801) 561-8511 exutrain.com</p>
<p>Fly Aviation 1615 S. Airport Rd. Richfield, UT 84701 (403) 201-1443 fly-aviation.com</p>	<p>G&B Flight Academy 1887 S. Redwood Rd. Skypark Airport Terminal Woods Cross, UT 84087 (801)397-2324 gandbflightacademy.com</p>	<p>Gold Seal Aviation 470 N. 2400 W. North Jet Center Building Salt Lake City, UT 84116 801-521-0144 flygsa.com</p>
<p>Granite Peaks Adult High School and Community College 2500 S. State Street Salt Lake City, UT 84115</p>	<p>Granite School District 5715 S. 1300 E. Salt Lake City, UT 84121 (*Certified Nurse Assistant</p>	<p>Gunnison Valley Hospital 64 E. 100 N. Gunnison, UT 84634 (435) 528-7246</p>

(801) 646-4666 (*offers ESL training courses) granitepeaks.org	program)	(*Certified Nurse Assistant training)
Hablemos Spanish Language Academy 740 E. 3900 S. #300 Salt Lake City, UT 84107	Harman Real Estate Academy 55 W. University Parkway Orem, UT 84058 801-224-2012	Healing Mountain Massage School 455 S. 300 E. #103 Salt Lake City, UT 84111 (801) 355-6300
Heritage Care Center 350 E. 300 N. American Fork, UT 84003 (801) 756-5293 (*Certified Nurse Assistant training)	Hobble Creek School of Advanced Therapies 730 E. 300 S. Springville, UT 84663 (801) 491-9008	IHC University 1134 N. 500 W. #204 Provo, UT 84603 (801) 357-7176 (*Certified Nurse Assistant certification)
Independence University 800-774-7616 independence.edu	Institute of Modern Careers 263 S. Chadwick Circle American Fork, UT 84003 (801) 358-9649 moderncareers.com	Insurett's Insurance School 3940 W. 4100 S. West Valley City, UT 84120 801-466-4361
Ivy Hall Academy of Nursing 3009 S. 300 W. South Salt Lake, UT 84115 (801) 832-0777	Job Corps 391 S. State Street Clearfield, UT 84015 (801) 773-1096 (*vocational training) jobcorps.doleta.gov	Job Corps 7400 S. Cornia Drive Ogden, UT 84405 (801) 479-9806 todd.keith@jobcorps.org
Kirksville College of Osteopathic Medicine 69 E. University Pkwy Orem, UT 84058 801-221-8220 kcom.edu	Kolob Regional Care and Rehabilitation Center 411 W. 1325 N. Cedar City, UT 84720 435-865-3500	K.W. Aviation, Inc. 4221 Airport Rd. Ogden, UT 84405 (801) 399-9723 kwaviation.com
Leading Edge Aviation 900 W. 2500 N. Logan-Cache Airport Logan, UT 84321 435-752-5955 leaviation.com	Meditec.com 877-335-4072 meditec.com	Midwives College of Utah 560 S. State Street #B2 Orem, UT 84058 (866) 764-9068 midwifery.edu
Millennium Trucking Academy 3489 W. 2100 S. #100	Montessori Learning Center 310 S. 400 W.	Mortgage Educators

West Valley City, UT 84119 801-476-1066 millenniumtruckingacademy.com	Lindon, UT 84042 (801) 796-7672 (*trains pre-school teachers)	1090 S. 1100 E. Salt Lake City, UT 84105 801-582-7915 mortgageeducators.com
Mountain View Dental Care 2960 W. 3650 S. West Valley, UT 84119 (801) 969-8200 (*Dental Assisting program) mtnviewdentalcare.com	Mountain West Commercial Driving School 415 N. Wright Bros. Dr. Salt Lake City, UT 84116 801-359-1004 mtnwestcdl.com	Myotherapy Institute of Massage 1174 E. 2700 S. #15 Salt Lake City, UT 84106 (801) 484-7624 myomassage.net
New Ways Massage College 4150 S. 300 E. #217 Salt Lake City, UT 84107 (801) 870-0556 newways.com	Nomen Global Language Centers, Inc. 384 W. Center Street Provo, UT 84601 (801) 377-3223 (ESL school) nomenglobal.com	Odyssey Language Institute 641 E. Cobblestone Dr. Midvale, UT 84047 801-352-2737 *ESL classes
Ogden Institute of Massage Therapy 3500 Harrison Blvd. Ogden, UT 84403 (801) 627-8227 oimt.net	Ogden-Weber Applied Technology College 200 N. Washington Blvd. Ogden, UT 84404 owatc.com	OK3 Air 180 N. 2400 W. Salt Lake City, UT 84116 801-359-4840 ok3air.com
Ola Grimsby Institute 5547 S. 4015 W. #7 Kearns, UT 84118 (800) 646-84118 olagrimsby.com	Preferred Real Estate School 5420 S. Green St. Salt Lake City, UT 84123 (801) 892-4650 utahpres.com	Pioneer Health, Inc. 5665 S. Redwood Rd. #3 Taylorsville, UT 84123 (801) 265-0669 pioneerhealthinc.com
Porter's Nursing Home and Rehabilitation 126 W. 200 N. St. George, UT 84771 (435) 628-1601 (Certified Nurse Assistant training)	Priority Dispatch Corporation 139 E. South Temple #500 Salt Lake City, UT 84111 (801) 363-9127 prioritydispatch.net	ProMax Commerical Driving School 360 S. Fort Lane #2D Layton, UT 84041 444-9144 promaxschool.com
Provo College 1450 W. 820 N. Provo, UT 84601 (801) 818-8900 www.provocollege.edu	Renaissance School of Therapeutic Massage 566 W. 1350 S. Bountiful, UT 84010 801-292-8515 renaissancemassageschool.com	Rocky Mountain Care 160 W. 500 N. Heber City, UT 84033 435-654-5500

<p>Rocky Mountain University of Health Professions 1662 W. 820 N. P.O. Box 1462 Provo, UT 84601 801-375-5125 rmuhp.edu</p>	<p>SAGE Technical Services 2140 N. Redwood Road #90 Salt Lake City, UT 84116 (877) 724-3211 (*Professional truck driving program) sageschools.com</p>	<p>Salt Lake Baptist College 3769 W. 4700 S. Salt Lake City, UT 84118 801-964-2888 saltlakebaptistcollege.org</p>
<p>Salt Lake Theological Seminary 699 E. South Temple #324 Salt Lake City, UT 84102 801-581-1900 slts.edu</p>	<p>Savvy Webs P.O. Box 71374 Salt Lake City, UT 84171 801-942-7538 savvy-webs.com</p>	<p>Selnate International School 1502 N. Freedom Blvd. #B Provo, UT 84604 (801) 794- 0127 selnate.com</p>
<p>Sensory Development Institute, Inc. 1871 West Canyon View Dr. St. George, UT 84770 (435) 652-9003 sdischool.com</p>	<p>SerView Corporation 707 E. Technology Avenue #3100 Orem, UT 84097 (801) 434-4584 (*IT professional training) serview.com</p>	<p>Sherman Kendall's Academy of Beauty Arts and Sciences 2230 S. 700 E. Salt Lake City, UT 84106 (801) 486-0101 shermankendallsacademy.com</p>
<p>Silver State Helicopters, LLC 3811 South Airport Road Building #850 Ogden, UT 84405 801-393-8687 silverstatehelicopters.com</p>	<p>Skin Works School of Advanced Skin Care 2121 S. 230 E. Salt Lake City, UT 84115 (801) 530-0001 *Skin Care, professional makeup, permanent makeup) skin-works.com</p>	<p>Southwest Academy of Healing Arts 535 S. Main Street #6 Cedar City, UT 84720 (435) 865-6600 swahaschool.com</p>
<p>South Summit Community School and Adult Education 355 E. 300 S. Kamas, UT 84036 (435) 783-4431</p>	<p>St. George Dental Careers 383 S. Bluff Street St. George, UT 84770 (435) 656-1111 sgdconline.com</p>	<p>Stringham Real Estate School 5248 S. Pinemont Drive #C-250 Murray, UT 84123 (800) 759-8889 stringham.org</p>
<p>Stevens-Henagar College Various Utah Locations 1-800-622-2640</p>	<p>Travel Campus 11038 Longdale Circle Sandy, UT 84092 (800) 288-3987</p>	<p>Universal Accounting Center (*Bookkeeping program) 5250 S. Commerce Dr. #100 Salt Lake City, UT 84107</p>

www.stevenshenagar.edu	*Travel agent education program travelcampus.com	(801) 265-3777 universalaccounting.com
Universal Helicopters 3421 W. Mike Jense Pkwy Provo Municipal Airport Provo, UT 84601 (801) 377-0055 universalheli.com	Utah Career College 1902 W. 7800 S. West Jordan, UT 84088 utahcollege.edu	Utah College of Dental Hygiene 1176 S. 1480 W. Orem, UT 84058 (801) 226-1081 ucdh.edu
Utah Contractors School 30 W. 300 N. Provo, UT 84601 (801) 373-1986 utahcontractorcenter.com	Utah Institute of Dental Assisting 9217 S. Redwood Road #B West Jordan, UT 84088	Utah College of Massage Therapy 25 S. 300 E. Salt Lake City, UT 84111 (801) 521-3330 ucmt.com

CLEARFIELD & WEBER BASIN JOB CORPS

Job Corps offers academic training in the workplace and in the classroom. You can train for a career and earn your high school diploma or GED at the same time.

THE TRAINING

The staff will teach you important computer skills, how to build a resume, how to search for a job and do well in the interview. The Clearfield Job Corps offers training in business technologies, graphic arts, network cabling, material handling, carpentry, electrical, facility maintenance, plumbing, tile setting, certified nurse's aid, welding, machining, and culinary arts. Weber Basic Job Corps offers training in culinary arts, business technologies, welding, facilities maintenance, landscaping, painting, carpentry, and bricklaying.

THE SUPPORT

Once you begin the transition to graduation, Job Corps will help you find a job and make the transition to the workplace. Job Corps will stay in touch with you for a full year after your first day on the job.

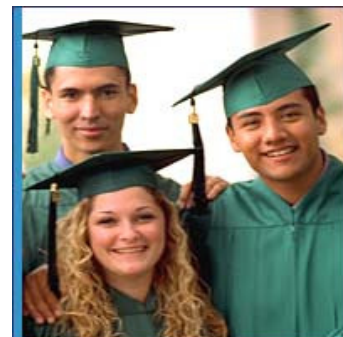


THE JOB CORPS BENEFITS

- High school diploma
- General education diploma (GED)
- Driver's education
- Vocational Academics
- Bi-weekly living allowance
- Clothing allowance
- Vocational training
- Employability skills training
- Basic health and dental care
- Substance abuse counseling
- Job placement services
- Work based learning
- Social skills training
- Leadership training
- Readjustment allowance

The Eligibility Requirements

- Must be between 16 and 25 years old
- A US citizen, US national, permanent resident alien or other alien who is authorized to accept permanent employment in the US
- Have consent from your parent or guardian if you are a minor
- Be willing to learn, work and become a leader.



THE CONTACT INFORMATION

Clearfield Job Corps Center
20 W. 1700 S. (Antelope Drive)
Clearfield, UT 84016
(801) 774-4000

Weber Basin Job Corps
7400 S. Cornia Drive
Ogden, UT 84405
(801) 476-5968
young.shauna@jobcorps.org

WHO IS ELIGIBLE TO TAKE THE GED TEST IN UTAH?



According to Utah law, you are eligible if you are...

- If 16-years old or younger, you are **not** eligible for GED testing
- If enrolled in public education, you are **not** eligible to take GED test
- If 18 years old and your senior class has graduated, you may take the GED test at any time
- If 17 or 18 years old and your senior class has **not** graduated, you are required to submit the following materials to the GED testing center before the GED testing is allowed:
 1. A letter from the school district within which you reside indicating you are not regularly enrolled in school and
 2. A letter from your parent or legal guardian authorizing the test. Applicants who present a marriage certificate are exempt from this second requirement.

Citizenship and residency

- GED examinees do not need to be citizens of the U.S. or residents of Utah to be eligible to take the GED test.

What you need to test

- Current government issued picture identification that has your name, address, birth date, and your signature on it.
- \$55 testing fee

How to register for GED testing

- There are two main ways to register: 1-in person at a testing site or 2-online at www.GED123.org
- Either way you register, you will still need to call the testing site for a testing time and to pay your \$55 testing fee in person.

How to give someone permission to access your GED records

- If you want to give permission to someone else like an instructor to have access to your GED records, you will need to give them a release to allow them to do so. Registering at www.GED123.org will take care of that as you give others your signed release and codes.

GED Vs. HIGH SCHOOL DIPLOMA

A study shows that while those with a GED earn more than those with no degree equivalent, those with a high school diploma earn 11% more than those with a GED. Another study shows that degree-earners make 14-23% more than those who earn a GED.

The study seems to suggest that many employers prefer a real diploma rather than a close equivalent. In many cases, earning a degree makes more economic sense than getting your GED. However, earning a GED is much better than earning no degree at all.

Source: www.high-school-online.com

Section 2: Preparing

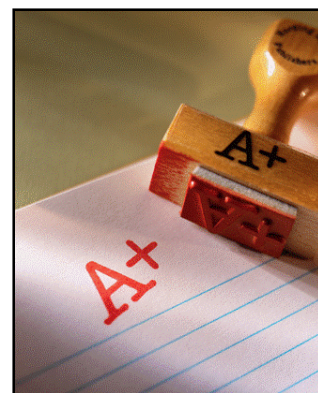
SECTION 2: PREPARING

How Do I Prepare For College?

Take Challenging High School Classes

Your transcript will be an important part of applying to colleges. Not only do colleges look at a student's grades, but also the type of classes taken. This means that students should take challenging classes and maintain good grades in high school. Most selective colleges (those with the highest admissions requirements) prefer to admit students who have taken courses in certain subject areas. For example, many colleges prefer that high school students have taken challenging science and math courses. Basic computer skills are essential, and some colleges prefer three to four years of a foreign language. Students who are interested in a specific college, it is a good idea to contact those schools and find out about their admissions requirements.

Many high schools offer advanced placement (AP) courses and exams. AP courses are college level courses that help students prepare for college-level work while they are still in high school. For students who take AP courses are often more prepared for the academic challenges in college. A student who takes an AP course, and who scores a grade of three or higher on the exam, can often receive college credit. Talk to your guidance counselor to find out if your high school offers AP courses.



Take Concurrent Enrollment Classes

Did you know that students can earn college credit while they are still in high school? Concurrent enrollment allows high school seniors to take college level classes and earn college credit. Concurrent enrollment classes are normally taught at the high school by instructors using college curriculum. The enrollment cost is usually inexpensive. Most classes charge \$30, compared to college tuition which is about \$250 per class. Taking advantage of concurrent enrollment will save you time and a ton of money.

Take Standardized Tests

Many of the courses recommended for high school students to take will help them do well on standardized tests, such as the Scholastic Assessment Test (SAT) and the ACT test. The SAT measures verbal and mathematical reasoning abilities. The ACT assessment measures English, math, reading, and science abilities. The tests are offered in the junior and senior years of high school. The tests can be taken more than once if students wish to improve their score. Some colleges may

require their own testing to determine eligibility. Students should contact the schools they are interested in to see what tests are required for admissions.

Gain Work Experience. Participate in Extracurricular & Volunteer Activities

A student's interpersonal and leadership skills as well as outside interests and goals are important for college preparation. Extracurricular activities, volunteer activities, and work experience will help you develop your skills, interests, and goals. Being involved in a variety of activities and volunteer work will help you stand out when applying to colleges.



Work With a School Counselor

Every high school and college has a counselor who assists students in preparing for and succeeding in college. Never hesitate to talk to a counselor because he is there to help. Counselors can help students apply for colleges, apply for scholarships, write a letter of recommendation, and help students decide on what classes to take. In college, counselors assist students with their schedules and help them explore career options.

Plan Ahead

Knowing what is required for college is important. For example, specialty schools, such as art schools, may require a portfolio of a student's best work. A student may want to contact this type of school well in advance to determine the requirements to apply. By taking the right examinations and courses from the beginning of high school, you can avoid problems later on.

The next few pages will help students understand what classes are required to graduate from high school, what classes are recommended for being accepted into college, the types of standardized tests students should take, and a college preparation checklist.



Source: Preparing Your Child for College: 2000 Edition

REQUIRED AND RECOMMENDED CLASSES TO TAKE IN HIGH SCHOOL

TAKEN FROM DEPARTMENT OF EDUCATION AS LISTED ON JUST FOR YOUTH WEBSITE

SUBJECT	MINIMUM REQUIREMENTS TO GRADUATE IN UTAH AS OF JUNE 2007	REQUIRED CLASSES TO GRADUATE IN UTAH *LOCAL BOARDS REQUIRE STUDENTS EARN MINIMUM OF 24 CREDITS IN GRADES 9-12 FOR GRADUATION	RECOMMENDED CLASSES TO TAKE TO GET INTO COLLEGE *INDICATES CLASSES COLLEGES STRONGLY RECOMMEND TAKING
Language Arts	3 credits	Choose 3 credits from language art areas with school approval	*Composition American Literature English Literature World Literature *Speech
Mathematics	2 credits	1) Elementary Algebra or Applied Math 1 and 2) Geometry or Applied Math 2 3) or any Advanced Math courses	*Algebra 1 *Geometry *Algebra II Trigonometry *Pre-calculus *Calculus
History, Geography, and Social Sciences	2.5 credits	Geography for Life (0.5) World Civilizations (0.5) U.S. History (1.0) U.S. Gov. and Citizenship (0.5)	Geography *U.S. History *U.S. Government World History World Cultures Civics *Economics
Applied Technology Education	1 credit	1 credit from following areas: Agriculture Business Family and Consumer Sciences Health and Science Technology Information Technology Marketing Educational Technology Computer Technology (0.5) OR successful completion of board-approved competency examination	
General Financial Literacy (starting with class of 2008)	0.5 credits	General financial literacy (0.5)	
Science	2 credits	Choose two of the four science areas: Earth Systems (1.0) Biology (1.0) Chemistry (1.0) Physics (1.0)	*Biology Earth Science *Chemistry *Physics
Foreign Language			French Spanish German Latin Russian Japanese Chinese *Take at least two years of a foreign language
Visual/ Performing Arts	1.5 credits	Choose from any of the following areas: Visual arts Music Dance Theater	Art Drama Dance Music
Health and Physical Education	2 credits	Health (0.5) Fitness for Life (0.5) Lifetime Act. (0.5) Participation Skills (0.5)	Fitness for Life Health
Electives			Computer Science Communications Junior ROTC Culinary Arts Photography Statistics *Take one to three years of electives

COLLEGE PREPARATION CHECKLIST

Freshman Year

- ☐ Meet with your guidance counselor to plan college prep courses for high school.
- ☐ Learn about several colleges' requirements for getting accepted.
- ☐ Set academic goals.
- ☐ Become involved in extracurricular activities. Seek leadership roles whenever you can.
- ☐ Discuss how to pay for your college with your foster parents and caseworker.
- ☐ Start gathering information on career fields that interest you.
- ☐ Create a portfolio of your best work (i.e. papers, art work, projects).



Sophomore Year

- ☐ Register for PSAT or PLAN.
- ☐ Make a list of what you want in a college.
- ☐ Start searching the Internet for schools that interest you.
- ☐ Take the UBSCT.
- ☐ Keep your best work (i.e. papers, art work, projects) in a portfolio.
- ☐ May and June
- ☐ Meet with guidance counselor; pre-register for challenging college prep courses.
- ☐ June, July, August
- ☐ Consider a summer job or volunteer in your field of interest.
- ☐ For aptitude testing, see your guidance counselor to set up an appointment to take the ASVAB, which assesses academic ability and predicts success in a variety of military and civilian occupations.

Junior Year

September

- ☐ Register to take the PSAT or PLAN.
- ☐ Check dates and locations of local college fairs.
- ☐ **Get referral to WIA.**
- ☐ Take the UBSCT.

October

- ☐ Attend college fairs.
- ☐ Take the PSAT to be considered for the National Merit Scholarship.

November

- ☐ Refine your list of schools; eliminate the ones that do not meet your criteria.
- ☐ Request catalogs for schools remaining on your list.
- ☐ Compare and contrast admission policies, academic programs and placement opportunities for each school.

December

- ☐ Examine PSAT results to determine areas that need improvement.



- ❑ Discuss PSAT scores with your guidance counselor.
- ❑ Consider taking SAT prep courses to improve you scores.
- ❑ Explore career fields of interest and research what type of training is required. Try to talk to people in your fields of interest.
- ❑ Ask your counselor what schools offer the best programs for your areas of interest.

January/February

- ❑ Continue narrowing the number of schools in your file.
- ❑ Talk to your counselor and gather information on the application process.

March

- ❑ Start preparing for Advanced Placement (AP) exams.
- ❑ Register to take the SAT or ACT.

April

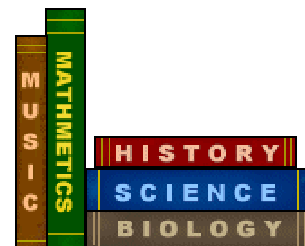
- ❑ Take the SAT and/or ACT or register for May tests.
- ❑ If interested, obtain pre-candidate questionnaire for ROTC.

May/June

- ❑ Make arrangements for campus tours.
- ❑ Review test results and determine if you should take them again in the fall.
- ❑ Add to your portfolio.

July/August

- ❑ Visit colleges or universities that interest you.
- ❑ Consider a summer job or volunteer experience in your area of interest.
- ❑ Study for the SAT and/or ACT.
- ❑ Finalize your list of 6-10 favorite colleges or universities.
- ❑ Record test registration deadlines and dates.
- ❑ Determine how you will meet costs at selected schools.
- ❑ Note all admission deadlines.
- ❑ Start filling out admission applications.
- ❑ Obtain a Social Security Number if you don't have one.



Senior Year

September

- ❑ Register to take or retake the SAT and/or ACT.
- ❑ Take the UBSCT.
- ❑ Request that official test scores be sent to colleges where you are applying.
- ❑ **Meet with WIA worker for ETV funds.**
- ❑ Meet with college representatives visiting your high school.
- ❑ Decide which teachers and other people you would like to write letters of recommendation.

October/November

- ❑ Take or retake the SAT and/or ACT.
- ❑ Make a final list of your six top college choices.
- ❑ Finalize application packets.
- ❑ Request that your high school forward official copies of transcript and counselor recommendation to colleges where you applied.

December/January

- ❑ Submit admission applications.
- ❑ Request transcripts of first semester grades to be sent to select colleges.
- ❑ Apply for outside scholarships.

February

- ❑ Verify that schools have received all application materials.
- ❑ Fill out the FAFSA form online. Go to www.fafsa.ed.gov.

March

- ❑ Register and start studying for advanced placement tests.
- ❑ Look for Student Aid Report (SAR) in the mail and submit to financial aid office.
- ❑ If interested, contact ARNG recruiter for ROTC scholarship information.

April

- ❑ Expect to receive letters of acceptance or non-acceptance.
- ❑ Make final visits to schools that have sent acceptance letters to make final decision.
- ❑ Select the school you plan to attend and send a deposit by specified deadline.
- ❑ Notify schools of your decision.
- ❑ Send thank you notes to those who wrote letters of recommendations.
- ❑ Register for/take advanced placement tests.
- ❑ Finish your portfolio.

May/June

- ❑ Take any remaining AP tests.

July/August

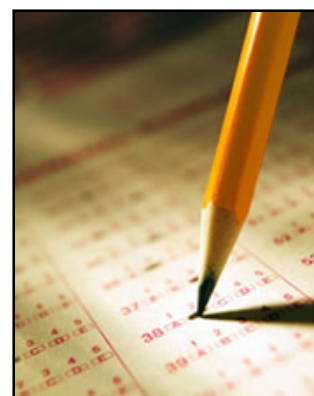
- ❑ Finalize your college budget.
- ❑ Note deadlines for tuition and room and board payments.
- ❑ Apply for student loans if necessary.
- ❑ Attend freshman orientation.



STANDARDIZED TESTS

You will want to make contact with the college or university that you intend on applying to in order to gain an idea of what tests are required and what the minimum score on each test is that you must achieve in order to be admitted to that particular school. You can learn more on the Just for Youth website.

- ❑ **ACT**-is typically used for college admissions. The majority of colleges consider the SAT and ACT the same when deciding whom to accept. The purpose of this test is to assess what students have learned during high school and their ability to complete college-level work. The ACT tests students in four areas: English, math, science, and reading. The test takes about three hours to complete and students will receive a composite score between 1 (lowest) and 36 (highest). The registration fee is \$29.
- ❑ **Scholastic Achievement Test (SAT)**- is another college admissions test that “measures the critical thinking skills needed for academic success in college.” The SAT tests students’ abilities in three areas: critical reading, math, and writing. Students receive scores between 200 (lowest) and 800 (highest). Unlike the ACT, the SAT has a guessing penalty for every incorrectly marked answer. The SAT is offered seven times a year although most students take it in the spring of their junior year. The fee to take the SAT is \$41.50
- ❑ **Pre-Scholastic Achievement Test (PSAT)**- prepares students for the SAT. Students should take this test their sophomore year and/or October of their junior year. The PSAT consists of a math, critical reading and writing section. It takes about two hours to complete and costs \$12 to take.
- ❑ **PLAN**- taking PLAN sophomore year will prepare students for the ACT. The test includes four multiple-choice sections: math, English, science and reading. Taking this test can show students where their strengths and weaknesses are and will help them better prepare for the ACT.
- ❑ **Advanced Placement (AP)**- is taken after completing AP courses while in high school. Many colleges offer college credit for high scores. Fees are charged for taking these classes and test; however, your foster care worker may be able to get Youth in Transition funds to cover these costs.
- ❑ **Utah Basic Skills Competency Test (UBSCT)**- measures students’ “basic” knowledge of math, English and writing. Students will be given five opportunities to pass each portion of the test starting in the 10th grade. Students have until the 12th grade to pass it. Students must pass this test in order to receive a high school diploma. Those who do not pass will receive a certificate of completion.



ADVICE FOR TAKING STANDARDIZED TESTS

- Go to bed early the night before the test
- Eat a nutritious meal the night before the test
- Get up early enough to be alert by test time
- Eat a good breakfast
- Dress comfortably
- Bring identification, two number 2 pencils, a calculator, a water bottle, and snacks
- Arrive at the testing center at least 15 minutes early



TIPS FOR TAKING THE SAT AND ACT

- Take ACT or SAT preparatory classes offered by your high school. Sometimes they are worth credits toward graduation
- Read directions and questions carefully
- Watch the clock and pace yourself
- Limit your time on each question
- Eliminate wrong answers
- Skip questions where you can't eliminate any wrong answers
- Mark your answer sheet carefully and check it regularly
- Erase completely
- Use scratch paper as needed
- Think positive and stay calm



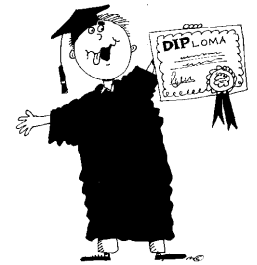
Section 3: Applying

SECTION 3: APPLYING

CRITERIA SCHOOLS USE FOR ADMISSIONS

Schools normally have one of three admission selection categories: open admissions, selective admissions, or competitive admissions. The colleges that use open admissions accept almost every student who has a high school diploma or GED. The majority of schools in the U.S. use selective admissions. These colleges try to offer admission to almost all of the students who meet their requirements. Colleges that use competitive admissions have many more applicants than they can accept. Even though you may meet the requirements, there is no guarantee that you will be accepted.

Although every school has their own admissions criteria for acceptance, most consider the same basic elements: classes taken, grade point average, standardized test scores, rank in class, extracurricular activities, personal statement, and letters of recommendation.



EXTRA-CURRICULAR ACTIVITIES

Being involved in extra-curricular activities is appealing to admissions committees because it shows your ability to manage time and that you are well rounded. Volunteering in the community also looks impressive to admissions committees because it demonstrates that you actively contribute to society. Students who are in foster care often switch schools frequently, which makes participating in activities difficult. If you were unable to participate in extra-curricular activities because of personal conditions, make sure to let the admissions committee know.

RECOMMENDATIONS

Many colleges and universities require two or three letters of recommendation. It is important to ask people who can discuss your academic potential. The best references are from teachers, a guidance counselor, or the principal. Recommendations from other people (such as your caseworker or employer) may be helpful if they can talk about your leadership abilities, professionalism, emotional stability, and work relationships. After you ask a couple of people to write you a letter, check back with them occasionally and remind them of when the letter is due. Make sure to give thank you notes to the individuals who write you letters of recommendation.

RESUME

It is a good idea to include a resume with your application packet, regardless of whether it is required. Some things you should include in your resume are:

- School you attend
- Athletic awards/recommendations
- School honors
- Extracurricular activities
- Work experience
- Grade point average and standardized test scores



PERSONAL STATEMENT

Undergraduate schools often require a personal statement or essay as part of the application. This is one of the most important parts of the application. The length of the essay varies by college, but it usually needs to be about 500 words. Submitting a well-written essay is a contributing factor of whether you are accepted into the college of your choice. Below are listed some sample questions that colleges sometimes ask students to write about.



- How would you describe yourself as a human being?
- What quality do you like best and least about yourself?
- Why do you want to attend _____ college?
- Please tell us about your career goals.

Whatever the topic is that you are asked to write about, try to make your essay unique, interesting—and most importantly reveals whom you are.

Checklist for Application Completion

- ✓ **Completed application form**
- ✓ **Application fee**
- ✓ **Standardized test scores (i.e. ACT)**
- ✓ **Official transcripts of your last four years of school**
- ✓ **Student resume**
- ✓ **Required essay**

Source: "The You Can Guide to Paying for Your College Education"

Sample Resume

STREET ADDRESS • CITY, STATE, ZIP CODE
PHONE (801) 111-1111 • E-MAIL JCOLLEGE@EMAIL.COM

FULL NAME

EDUCATION

- 2003-Present---Name of High School, Town, State
- Senior (Graduation year 2007)
- GPA: 3.4
- Class Rank: 198 out of 427

AWARDS RECEIVED

GRADES

- | | | | |
|---------------------------------------|---|----|----|
| • Employee of the Summer | | 11 | |
| • A/B Honor Roll | 9 | 10 | 12 |
| • Outstanding Community Service Award | | | 12 |

WORK EXPERIENCE

- | | | | |
|-------------------------|---|----|----|
| • Babysitter | 9 | | |
| • Supervisor at Wendy's | | 11 | |
| • Cashier at Target | | 10 | |
| • Hostess at Sizzler | | | 12 |

EXTRACURRICULAR ACTIVITIES

- | | | | | |
|---------------------------------------|---|----|----|----|
| • Volunteer at animal shelter | 9 | | | |
| • Volunteer at Sunnyside Nursing Home | | 10 | 11 | 12 |
| • Yearbook committee member | 9 | 10 | | |
| • Homecoming committee member | 9 | 10 | 11 | 12 |
| • Spanish club member | | | | 12 |

REFERENCES

Available upon request

Sample Thank-you Letter

From “Cover Letters that Knock ‘Em Dead,” by Martim Yate.

1234, Main Street
Boston, MA 02123
04 April, 2005

<Recipient Address Goes Here>

Dear Mrs. Jones,

I just wanted to drop you a note and express my sincere thanks for the recommendation you wrote to <recipient> on my behalf. It seems that I <situation with job or school>, and I am certain that your recommendation had a lot to do with that.

I will try to make full use of the many lessons I learned from you in this new opportunity. Thanks again for everything and I wish you only the best of luck.

Sincerely,

Melissa Roberts

HOW DO I SELECT A COLLEGE?

The type of college that would be best for you depends on your individual needs, preferences, and interests. Before you start your search for a college take the time to answer the following questions:

- Why do I want to go to college?
- What do I hope to achieve in college?
- What are my academic goals?
- What things do I want out of my college experience?
- Do I want to become involved in campus activities such as sports, student government, music or theater?
- How far away from home do I want to live?
- What financial resources do I have?
- Do I want to be challenged academically?
- What major(s) am I interested in?
- What are my interests, attitudes, and abilities?
- What possible jobs or careers interest me?
- Do I want to enter the work force immediately after graduation?
- Is it important for me to have a good paying job when I graduate?
- Do I hope to attend graduate or professional school?



Now that you have answered questions about yourself, it should be easier for you to evaluate the kinds of schools available. Schools range from small community and technical colleges to private colleges and large universities. Each type of school has its own advantages. The following sections will hopefully help you select or eliminate schools based on the factors that are most important to you.

Majors/Areas of Interest

- Does the school offer courses/majors that interest me?
- Will the program of study in my area of interest help me achieve my personal goals?
- How long does it take to earn a certificate or degree?
- What percentage of the students graduate in four years?
- What is the overall graduation rate?

Type of School

There are two basic types of post-secondary educational institutions. The first group includes community, technical, and junior colleges. These schools offer education or training programs that are no more than two years in length and lead to a license, a certificate, or associate's degree. The second group consists of four-year colleges and universities that offer bachelor's degrees and sometimes graduate and professional degrees. Schools from both groups are either public institutions that are tax-supported

where students seldom pay more than 30% of the actual cost with the state paying the balance, or private institutions. Public institutions have two sets of fee structures: a lower fee for tax-paying state residents and higher fees for nonresidents. They are generally more expensive but can usually allow more flexibility in customizing financial aid packages.



In Smaller Schools:

Classes are often smaller and provide students with greater interaction between students and teachers

Students have more opportunity to contribute to class discussion

Professors may get to know you better, which is helpful when asking for recommendations for jobs.

Tend to place greater emphasis on personal development

Students have more opportunity to participate in extracurricular activities.

In Larger Schools:

There is a greater range and variety of courses offered

There are more advanced facilities and resources available

Nationally known and popular sports teams usually come from large universities

Many students prefer the anonymity a large school offers

Location:

Is distance from home important?

Do I want to consider only schools located in a certain region, state, or my hometown?

Do I want to get home frequently, or do I see this as an opportunity to experience another part of the country?

Campus Setting:

Am I looking for a college experience complete with big time college sport teams?

Would I prefer being in a rural setting with access to skiing, hiking and camping?

Cost

Does this school offer a good education at a reasonable price?

How much is the total cost (tuition plus living expenses)?

What is the average rate of student indebtedness for each school?

How is financial aid awarded? Will I qualify?

Will I qualify for grants, scholarships, work-study, low interest loans, etc.?



Will I need to find a part-time job?
Can I realistically afford this school?

Academic Atmosphere

Do I want a liberal arts education?
What level of academic competition do I want?
Do I want to be at the top, middle, or bottom of the class?
Is the school on semesters, quarters, or special calendar program?
What is the average class size?
Who teaches most of the undergraduate classes? Do full professors or teaching assistants?
How valuable is a degree from this school?



Social Atmosphere, Culture Composition, and Quality of Life

In what kind of social atmosphere would I be comfortable, safe, and productive?
Are residence facilities coed or single sexes?
What are the housing options? Quiet floors? Are single rooms available?
What is the student body profile?
What is the gender balance? Do I prefer a single sex or coed campus?
Is there a specific religious or ethnic affiliation?
Are there fraternities and sororities?

Athletics/Activities

Do I want to play sports?
Is it important to me for my school to have a big name sports program?
What are the major school activities?
Are there extracurricular activities that interest me such as dance, theater, concerts, bands, etc?



Services

What kinds of campus services are important to me?
Are there adequate health and counseling services?
Are there transportation services?
Are there specific religious or support group services available?

You will want to discuss the factors that are important to you with family, friends, and those who have attended some of the schools you are interested in. It is also important to seek information directly from the schools. Visiting college websites and taking a tour of some of the campuses will help you decide which schools are best for you. Select two schools to apply to that you like and where you would most likely be accepted. Apply to two schools that you would like to attend but who may or may not accept you. Finally, apply to one school where you are certain to be accepted.

Some *wrong reasons* to choose a college are:

- 1-My boyfriend/girlfriend is going there
- 2-My best friend is going there
- 3-It is a party school
- 4-It is where my parents went and is where everyone expects me to go
- 5-I liked the picture on the college brochure
- 6-It was the only school I visited.

Source: "The You Can Guide to Paying for Your College Education." P.8-16



Section 4: Paying

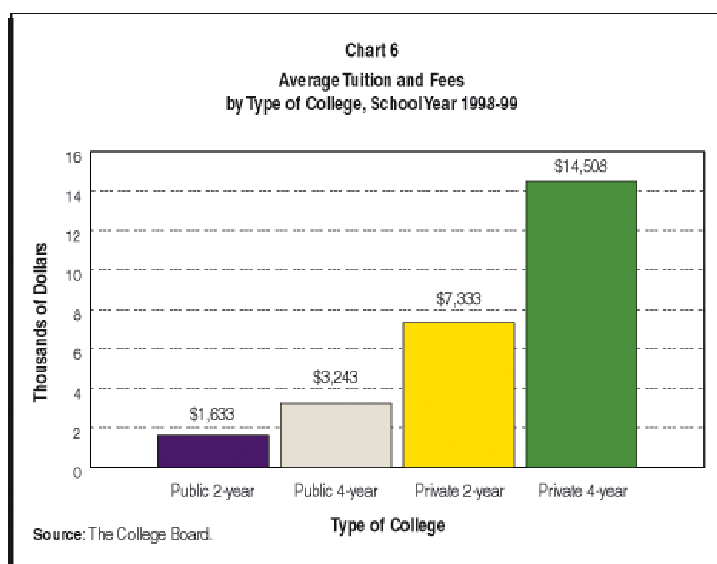
SECTION 4: PAYING

HOW MUCH DOES A COLLEGE EDUCATION COST?

The basic costs of college are tuition, fees, and other expenses.

Tuition is the amount of money that colleges charge for instruction and for the use of some facilities, such as libraries. Tuition can range from a few hundred dollars per year to more than \$30,000. The least expensive option for postsecondary education is typically a local community college where the average tuition and fees are under \$1,700 per year. There are also many four-year colleges and universities that are relatively inexpensive.

Fees are charges (usually small) that cover costs generally not associated with the student's course load, such as costs of some athletic activities, student activities, clubs, and special events. Besides tuition and fees, students at many colleges and universities pay for room, board, books, supplies, transportation, and other miscellaneous costs. "Room and board" refers to the cost of housing and food. Below is a chart that lists Utah's average college costs.



Utah's Average Annual College Costs

	Two-year public	Two-year private	Four-year public	Four-year private
Tuition/fees	\$2,177	\$9,287	\$3,287	\$11,794
Books/supplies	\$925	\$954	\$943	\$1,120
Rent			\$4,984	\$5,713

FINANCIAL AID

For more information go to www.easysaid.com
Apply for financial aid at www.fafsa.ed.gov

All colleges, schools, and post-academic programs will have a financial aid office. They can help answer questions, fill out applications, etc. If you find yourself stuck or are not sure of what may be available for you, a good place to go for help would be to the financial aid office at the institution of your choice. The staff in the financial aid office can talk to you about grants, scholarships, loans, and work study.

Financial aid can help many students afford to attend college. Every year millions of students apply for and receive financial aid. In fact, almost one-half of all students who go on for more education after high school receive financial aid of some kind. There are four main ways that students receive financial aid: grants, loans, scholarships and work-study. The main financial aid resources are listed below.

WHAT IS A GRANT?

Grant—Need-based financial aid awards that you do not have to pay back. Grants are awarded based on your status as a person who is socially or economically disadvantaged, as well as on merit.

TYPES OF GRANTS

Pell Grant—This is the most common type of federal grant money. As long as you are in school, you do not have to pay this money back. The amount of the grant ranges from \$400-\$4,050 per year. To be eligible for the

grant, your EFC* must be under \$3850 and you must meet the June 30th filing deadline.

Adult Part-time Grant—This is for independent, financially needy undergraduates who have been out of high school for at least two years. Applicants must be enrolled part-time in an educational institution taking 3-11 credit hours. The maximum award is \$600 per year for up to two years.

College Specific Grant Programs—Many schools offer supplemental need based programs to enrolled students that is usually awarded on a first come first serve basis. Amounts awarded vary.

National Science and Mathematics Access to Retain Talent (SMART) Grants—U.S. citizens who are enrolled full-time in a four-year degree institution who major in physical science, computer science, engineering, mathematics, technology, and/or foreign language, plus retain a 3.0 cumulative grade point average may qualify. These funds are limited to third and fourth year college students and recipients may be awarded as much as \$4000 a year.

Leveraging Educational Assistance Partnership (LEAP)—This is a school-based grant. All applicants must complete the FAFSA to be considered. The maximum award is \$2,500. Funds are limited, so apply early.

Utah Centennial Opportunity Program for Education—Grants are funded by the State for Utah residents attending school in Utah. Applicants must fill out FAFSA to be considered.

List of Schools that Offer UCOPE Grants:

- College of Eastern Utah
- Brigham Young University
- Dixie State College
- College of Eastern Utah
- LDS Business College
- Salt Lake Community College
- Snow College
- Southern Utah University
- University of Utah
- Utah State University
- Utah Valley State College

***Expected Family Contribution (EFC) is the amount of money the Federal Government expects you to pay each year toward your education.**

WHAT IS A LOAN?

Loans need to be repaid with interest once you graduate from college, and are used to supplement grants and scholarships. Try not to use loans unless absolutely necessary.

TYPES OF LOANS

Perkins Loans—Awarded to students with extreme financial need. The maximum amount awarded is \$4,000.

PLUS Loans—Parents can take out if no other financial aid is available. This loan is based on credit history. Payment starts immediately after the student starts school.

Stafford Loans—To be eligible for this loan you must have submitted a FAFSA form, must have financial need as determined by your school, must be a U.S. citizen, must be enrolled in a school at least part time, and must not owe a refund on an education grant.

College Loan Programs—Some schools offer short-term emergency loans to their students to help them meet monthly expenses. Stop by your financial aid office for details.

WHAT IS WORK STUDY?

Work Study—Provides jobs for students with financial need. You will be paid at least minimum wage. Undergraduate students are paid by the hour and receive a check at least once a month. Work-study is included in your financial aid package. Jobs are available both on and off campus.

WHAT IS THE TUITION INCENTIVE PROGRAM?

Tuition Incentive Program—This is available to low income students who received Medicaid for a certain amount of time before their 18th birthday, or graduation date. The first phase of this program pays for all of your tuition and fees at an accredited community college or it will pay the equivalent toward an associates degree or certificate at a four-year university. Once you earn 56 semester credits, or an associate's degree you are eligible for an award of \$500 a semester for a maximum of 4 semesters until you complete your bachelor's degree.

WHAT IS A SCHOLARSHIP?

Scholarships do not need to be paid back. Most scholarships are awarded based on academic performance or exceptional achievement. Some scholarships are based on financial need. Scholarships come from multiple sources including the community, businesses, religious organizations or national foundations. Your high school counselor is a good source to go to for information about various scholarship opportunities.

TYPES OF SCHOLARSHIPS

Community Sponsored Scholarships

Community groups such as Rotary Club, American Legion, Boy Scouts, Girl Scouts, PTA, 4H, and the Chamber of Commerce offer scholarships. Your high school counselor will probably have information about how to apply, but if not, contact these professional groups.

Business Sponsored Scholarships

Several private businesses offer scholarships to students who live in the community where the company is located. Many businesses offer aid to students majoring in

fields related to the company's interests. Personnel offices at most businesses have scholarship forms available.

Professional, Career, and Trade-Sponsored Scholarships

Ask your art, drama, or music teacher about colleges that focus on your area of interest. Scholarship opportunities in your area of talent may be found in trade magazines or your teachers and counselor may be able to help you locate these type of scholarships.

Merit Based Scholarships

National Merit Scholarship--The Merit Scholarship Corporation awards about 5,000 scholarships each year. Scholarships are awarded based on: test scores, academic and extracurricular achievements, and letters of recommendation. Taking the Pre-SAT test in the fall of your junior year will automatically place you in this competition.

Centennial Scholarship--To be eligible for the Centennial Scholarship, applicants must graduate early from high school and be enrolled in an institution of higher education. This is a full-or partial-tuition scholarship that can be used at any postsecondary school that is accredited by the Northwest Association of Schools and Colleges.

SCHOLARSHIPS FOR YOUTH IN FOSTER CARE

THE SIEGFRIED AND ELLEN KARSTEN SCHOLARSHIP

Thank you for your interest in attending the University of Utah! We recognize the importance of education and it is our goal to support our students' academic and personal success. We are pleased to be able to offer this wonderful opportunity.

In support of this goal, Siegfried and Ellen Karsten have funded a scholarship for a qualified student. Eligible students are those who have been in an out-of-home placement with the Utah Division of Child and Family Services system as the legal guardian. Applicants must be between the ages of 18 and 20 when applying for admission as an undergraduate student or no older than 22 if a transfer or returning student. In addition, the applicant must be admitted to the University of Utah, be eligible for in-state tuition, and demonstrate a strong desire to obtain a university education. The award is for \$6000 annually and can be renewed. The scholarship recipient may choose to major in any field at the University of Utah.

Along with the attached application form, applicants must submit a copy of their transcripts, a statement regarding their focus and interest in obtaining a higher education degree, and a written confirmation from the Division of Child and Family Services that they are eligible

to apply for this scholarship. The scholarship recipient will participate in a mentoring program to help aid him/her in navigating and succeeding at the University of Utah.

The selection committee for the Karsten Scholarship will begin reviewing applications of qualified individuals on April 10 for Fall semester and on November 10 for Spring semester. To ensure that you are considered for this scholarship, please submit all application materials and supporting documents to:

Becky Murphy
University of Utah
College of Social and Behavioral
Science
260 S. Central Campus Drive, Room
205
Salt Lake City, Utah 84112-9150

For questions regarding the scholarship or academic programs at the University of Utah, please contact Becky Murphy at (801) 581-9150 or becky.murphy@csbs.utah.edu.

Note: Admissions deadlines to the University of Utah are April 1 for Fall semester and November 1 for Spring semester

THE DARKO RAPOTEZ MEMORIAL COLLEGE SCHOLARSHIP FUND

The Darko Memorial College Scholarship Fund For Aged Out Foster Youth is a scholarship program that has been established to assist youth who age out of the foster care system who wish to further their education. This is not just a scholarship, but an opportunity for aged out foster youth who have excelled in school to strive for excellence and the highest achievement.

The Darko Rapotez Memorial Scholarship is more than just financial assistance—each scholarship recipient will be matched and mentored by a business leader in the community where they are studying throughout their college education, giving students a real hands-on view of the business world.

Scholarship recipients will receive financial assistance with college tuition fees only. Books, supplies, housing and transportation costs are not included. Scholarships will be awarded to youth ages 18-24 years of age who have aged out of the foster care system and who show academic excellence and need. Youth who ordinarily would not be able to afford a college education are encouraged to submit an application. Scholarship recipients can receive up to \$5,000 to \$10,000 per year or as much as the fund will allow. Students are encouraged to reapply each academic year.

Guidelines

1. Complete and sign the application form
2. Attach a resume or a page that includes the following:
 - School and extracurricular activities

- Significant achievements
 - Academic awards/honors received
 - Community service work
3. Attach a 300-750 word personal story describing how events in your life have inspired you to achieve success or to overcome difficulty in the face of living in foster care and any additional obstacles. Explain what has compelled you to pursue a career in your chosen field.
 4. Provide two recommendations from a professor, employer and/or advisor. One must be from a professor or an advisor.
 5. Provide an official transcript from high school/colleges attended and proof of qualifying GPA.
 6. Provide verification of acceptance as soon as it is available for the 2007-2008 academic year to an accredited college or university.

For first year students:

- Graduated from high school or have a GED
- Maintain a minimum 3.0 GPA overall
- Have a well-developed plan for a living location during the school year
- Have a well-developed plan for budgeting expenses during the school year
- Have applied for all other financial aid for which they are eligible

Send completed application packages to:

Love our Children USA
220 East 57th Street, 9th Floor-Suite G
New York, NY 10022-2820
Att: Darko Rapotez Memorial
Scholarship Fund

***For the scholarship application and more information go to:**

www.loveourchildrenusa.org/scholarship.php

CASEY FAMILY SCHOLARSHIP

The Orphan Foundation of American is committed to helping parentless teens make the difficult transition from foster care into independent adulthood. As part of its mission, the foundation awards scholarships ranging between \$1,500 and \$10,000 a year to students pursuing two-or four-year degrees, or a vocational training certificate.

Eligibility

Applicants must have been in foster care or a ward of the court for at least one year at the time of their 18th birthday; be under the age of 25 on April 1, 2007; and be enrolled in or have applied to college or a vocational program.

Amount of funding

Between \$1,500 and \$10,000 a year

Application

Application materials are available on the program web site. The online portion of the application must be completed by April 15, 2007. For more information call (571) 203-0270 or go to www.orphan.org/scholarships.html.

ACADEMIC MERIT SCHOLARSHIPS AT UVSC

Explanation of Scholarships:

Presidential: A minimum of 3.7 GPA and a score of 28 on the ACT is required. Full-tuition, fees, and stipend will be awarded depending on availability of funds. This scholarship is renewable for a maximum of eight semesters, or until completion of a BS Degree—if retention criteria is met. Residents and non-residents may apply.

Exemplary: A minimum 3.5 GPA and a score of 26 on the ACT is required. Full-tuition will be awarded depending on availability of funds. This scholarship is renewable for a maximum of eight semesters or until completion of a BS Degree—if retention criteria is met. Residents and non-residents may apply; however, non-residents will only be awarded the equivalent of resident tuition.

Outstanding Merit: A minimum of 3.2 GPA and a score of 24 on the ACT is required. Full-tuition for two semesters will be awarded depending on availability of funds. This scholarship is not renewable. Residents and non-residents may apply; however, non-residents will only be awarded the equivalent of resident tuition.

Distinguished Merit: A minimum of 3.0 GPA and a score of 22 on the ACT is required. Half-tuition for two semesters will be awarded depending on availability of funds. This scholarship is not renewable. Utah residents may apply.

Academic Merit Scholarships

Deadline: February 1st

Dean's Merit Scholarships: A minimum of 2.5 GPA and a score of 20 on the ACT. This scholarship is major specific with additional criteria determined by the department. The award amount will vary with the maximum being full-tuition for one or two semesters. This scholarship is not renewable but may be reapplied for. Utah residency is required. Application available at website: www.evsc.edu/finaid/scholarships.

Exceptional Performance

Scholarships: A minimum 2.0 GPA and a score of 18 on the ACT unless otherwise stated. This scholarship requires an audition or additional information, please contact department for audition dates or additional requirements. The award amount will vary with the maximum being full-tuition for one or two semesters. This scholarship is not renewable but may be reapplied for. Residents and non-residents may apply; however, non-residents will only be awarded the equivalent of resident tuition.

Need-Based Scholarships: A minimum of 2.0 GPA and a score of 18 on the ACT. This scholarship requires the completion of the FAFSA of the Financial Aid Calculator. The award amount will vary with the maximum being full-tuition for one or two semesters. This scholarship is not renewable. Utah residency is required. Application available at website: www.uvsc.edu/finaid/scholarships.

PRIVATELY FUNDED SCHOLARSHIPS

Academic: A minimum of 3.0 GPA is required for consideration. Award

amount will vary and can be awarded for one or two semesters. This scholarship is not renewable but may be reapplied for. Residents and non-residents may apply. Visit website for list of scholarships and application: www.uvsc.edu/finaid/scholarships/private.html.

Need-Based: A minimum of 3.0 GPA is required for consideration. This scholarship requires the completion of the FAFSA or Financial Aid Calculator. Award amount will vary and can be awarded for one or two semesters. This scholarship is not renewable but may be reapplied for. Residents and non-residents may apply. Visit website for list of scholarships and application: www.uvsc.edu/finaid/scholarships/private.html.

SCHOLARSHIP HOLDS

The college will hold scholarships for up to two years for a mission or military service. The student will need to complete a "Request to Hold" form and submit it to the Scholarship Office. Scholarships will not be held for attendance at another institution, for travel or for work.

List Of General Privately Funded Scholarships

Unless otherwise stated, all privately funded scholarships require a minimum GPA of 3.0 and students must be enrolled full time (12 credit hours). To access the following scholarships, e-mail Carla Morgan at morganca@uvsc.edu or go to www.uvsc.edu/privatescholarships/general.html.

Allen D. Morris and Michael J. Murphy Memorial Endowed

Alumni Family Endowed

Angus and Jenny Billiston Endowed

APEX Scholarship Award

Bamberger Memorial Foundation

Bill J. and Margaret M. Pope Endowed

Blaine P. and Louise C. Clyde Endowed Bookstore

Bruce and Deanna Hammond

Bryce and Lorraine Pollard Endowed

Career and Student Employment

Carrol Reid Memorial Endowed

Central Bank and Trust

Central Utah Chapter of the Risk

Management Association Annual Scholarship Fund

Connie Reynolds Memorial Dance Scholarship

Daniel's Fund

Democratic Women of Utah County

Donald and Renee Butler Endowed

Electrical Wholesale Supply

Family First Credit Union Scholarship

Fawn Walker Endowed

Florence B. Ragan Endowment

Freedom Credit Union Annual

Garold and Phyllis Christensen Endowed General	PacifiCorp
GRA Park Endowed	Perry Foundation
Great Expectations	Pleasant Grove Medical Endowed Presidential
H.R. Wing Family Endowed	School of Business National Advisory Council Scholarship
Harold B. and Fay K. Jones Endowed	Sequel Magazine
Howard and Evelyn Larson Foundation	Springville Rotary Club-in Memory of Wayne Pinder
Hyrum E. Johnson Memorial Endowed	Student Alumni Leadership
Irma Burge Memorial Endowment	Student to Student
J. Ann Richardson Student Leadership Endowed Scholarship Fund	The Daily Herald
J. Marvin and Ethelynn Higbee Endowed	The Exchange Club of Utah Valley
Jackson Howard Pre-School Assistance Program	Turning Point Scholarship for Part-Time Students
Jean C. Macdonald Endowed Scholarship	Utah Centennial Committee Endowed
Jimmy and Debbie Zufelt Athletic Annual	UVSC Board of Trustees
JoAnn B. Losee President's Award Endowed	UVSC Foundation
Jon and Karen Huntsman	UVSC Foundation Board
John H. and Holly Zenger Endowed	UVSC Henrietta Herwig
Marlon and Ann Snow Minority	Val A. Browning Trust
Nadine Fausett Gillmore Endowed	Verl Morgan Memorial
Native Sun	Wallace and Dianne Carr
New Opportunities	Wells Fargo Bank
Orem Rotary Club	William F. Salisbury Endowed
	William A. Sederburg

WHAT IS AN EDUCATION AND TRAINING VOUCHER?

The purpose of an Education and Training Voucher (ETV) is to assist youth in foster care in making the transition to self-sufficiency in adulthood. ETVs provide financial resources for postsecondary education and vocational training. Youth access these funds through agencies contracted with DWS to distribute the funds. Youth should first make contact with the DCFS caseworker or Transition to Adult Living Coordinator in their region.

This program provides up to \$5,000 per year to use at an accredited educational institution. This ETV money is accessed after a student has already used funds attained through grants or other sources.

Eligibility for ETV funding is:

1. An individual in foster care who has not yet attained 21 years of age or
2. An individual who exited foster care, but while in foster care, after the age of 14, received 12 months of TAL services and the court terminated reunification or
3. An individual who reached 18 years of age while in foster care, but has exited foster care and who has not yet attained 21 years of age, or
4. An individual adopted from foster care after attaining 16 years of age

and who has not yet attained 21 years of age;

5. Have an individual educational assessment and individual education plan completed by Child and Family Services
6. Submit a completed application for the ETV program
7. Apply for and accept available financial aid from other sources before obtaining funding from the ETV program
8. Enrollment as a student in a college, university, or vocational program
9. Maintain a 2.0 cumulative grade point average on a 4.0 scale or equivalent as determined by the educational institution.

Students can use ETV funds to pay for tuition and fees, room and board, books, supplies, transportation, and miscellaneous expenses. You can get an application from a DCFS worker or contract a regional Transition to Adult Living Coordinator. Please bring the following documents when you meet with a DCFS worker:

- Birth certificate
- Verification of identity (drivers license, school ID or social security number)
- Verification that you applied for admission at the post-secondary institution (acceptance letter, class schedule, etc.)
- Verification of application/approval for financial aid (Pell Grant, etc)
- Verification of income in the past six months

Sample Request for Financial
Aid

1234 Main Street
Boston, MA 02123
04 April, 2005

<Recipient Address Goes Here>

Dear _____,

I am applying to <name of college> for admission in the <semester and year>. What I need to help me make my application decision is to receive information about your financial aid programs.

Please send me all the information you have about <name of college>'s various programs, what they offer, when and how I can apply and how I can qualify. Also, if you have information about any other financial aid programs that might apply to a student intending to major in <major>, please send that as well.

You may forward the information to <address>. Your help will assist me in making my final college application decisions. Thank you for your time.

Sincerely,

Melissa Roberts

You may wish to write to a college or school to request information about various financial aid programs or opportunities. This letter is a sample of how to request such information.

WHAT IS FAFSA?

The first form students must fill out to qualify for financial aid is the Free Application for Federal Student Aid (FAFSA). The next few pages will explain how to apply for FAFSA.

What is FAFSA and How Do I Apply For It?

The Free Application for Federal Student Aid (FAFSA) is used to determine your eligibility for other financial aid programs available at Utah campuses. The FAFSA is the one form every student applying for financial aid **must** file with the federal government. You can obtain a copy of the FAFSA form from your high school, local college, or online at www.fafsa.ed.gov. The FAFSA application determines your eligibility for the following Federal Student Financial Aid Programs:

- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grants
- Federal Subsidized and Unsubsidized Stafford Loans
- Federal Direct Subsidized and Unsubsidized Stafford Loans
- Federal Perkins Loans
- Federal Work-Study (FWS)

Where do I find the FAFSA form?

The FAFSA comes in two versions—paper and electronic. The paper version is distributed to high schools, so you

should check with your guidance counselor first. If you don't have any luck there, try the public library or financial aid office of a local college. You can also get a paper copy of FAFSA by calling 1-800-4-FED-AID or 1-800-433-3243.

You can also complete, submit, and track your application using FAFSA on the web. This is the easiest way to apply for federal aid. Most importantly, your data is checked before it is transmitted to the processing center, so there's less chance of making an error. Filing FAFSA online can reduce processing time by one to two weeks.

What should I do before I apply?

It is recommended that you complete the income tax returns before filling out the FAFSA form because most of the information requested is the same. Please note that you do not have to file your income tax return with the IRS before you fill out the FAFSA.

If you plan on completing and submitting FAFSA online, it is recommended that you obtain a U.S. Department of Education PIN. The PIN will serve as your electronic signature, and gives you the fastest way to submit your application. To get your PIN you must fill out an application at www.pin.edu.gov. Your PIN will be mailed to you in 7-10 days. You can still use FAFSA online, but you must print and mail in a signature page.

What happens after I apply?

Once you submit FAFSA, it goes to a processing center that handles about nine

million forms each year. This is where your family financial information is processed through the federal need formula.

You will receive an email or a letter from the Department of Education's Central Process System within a few days or weeks of submitting FAFSA. The form is called Student Aid Report (SAR). Review SAR carefully for errors. Submit corrections promptly to avoid long delays in processing your application.

At the upper right of the front page of the SAR you will find a number called the Expected Family Contribution (EFC). The EFC is an estimate of how much your family can contribute to college costs. The EFC is sent electronically to your state scholarship agency and the colleges you listed on FAFSA. State agencies and colleges will use the EFC to determine the amount of money you'll receive.

Help with FAFSA

If you have questions about the application or about federal student financial aid in general, call:

- Federal Student Aid Information Center
1-800-4-FED-AID (433-3243)/
TTY 1-800-730-8913
Monday through Friday, 8:00 am
to 12 midnight Eastern Time
Saturdays from 9:00 am to 6:00
pm Eastern Time

- FAFSA on the Web
1-800-801-0576/TTY 1-800-511-
5806
Monday through Friday, 8:00 am
to 12 midnight Eastern Time
Saturdays from 9:00 am to 6:00
pm Eastern Time

Helpful link

[Studentaid.ed.gov/students/publications/
completing_fafsa](http://Studentaid.ed.gov/students/publications/completing_fafsa)

THE DANGER OF ALTERNATIVE LOANS

In addition to loans that can be obtained through FAFSA, some students may seek out loans through a bank or other financial institution. There are some things that everyone would need to be aware of if they were to choose to take out such a loan.

The Point

We encourage our students to avoid alternative loans because:

1. Alternative loans are at least twice as expensive as Stafford Loans
2. Alternative loans have no limit on how high their annual interest rates can go.
3. They grow high interest while you are in school.

Better loan options:

1. Stafford, Plus and Graduate plus loans are much less expensive
2. You save thousands of dollars
3. Stafford, Plus and Graduate Plus loans are easy to qualify for.

The Reason

People with less debt find it easier to: buy a home, invest, enjoy life, serve, and have harmony.

The Comparison

See side-by-side comparison of a typical alternative loan with the Stafford, PLUS, or Graduate PLUS loan:

Scenario 1: You borrow \$10,000, wait 4 years to begin repaying and then repay over 10 years:

LOAN TYPE	Alternative Loan	Stafford Subsidized	Stafford Unsubsidized	PLUS & Grad PLUS
INTEREST RATE	14% variable	6.8% fixed	6.8% fixed	8.5% fixed
BORROWED	\$10,000	\$10,000	\$10,000	\$10,000
TOTAL PAID	\$31,468	\$13,810	\$17,966	\$20,620

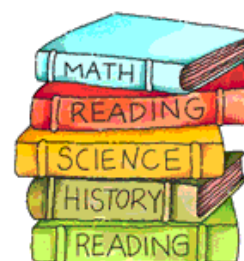
How much more did the alternative loan cost?

\$24,507 compared to Stafford Subsidized

\$19,697 compared to Stafford Unsubsidized

\$15,929 compared to PLUS

WHAT OTHER WAYS CAN I KEEP THE COST OF COLLEGE DOWN?



Enroll in a two-year college first

Local community colleges are usually the least expensive. After completing an associate's degree, students can transfer to a four-year college and work toward a bachelor's degree. If you choose to attend a community college first, make sure the classes you take will count toward a bachelor's degree and will transfer to a four-year institution. This will prevent you from having to re-take classes.

Take concurrent enrollment and AP classes in high school

Students can take concurrent enrollment classes and earn college credit. These savings can be quite large if it means that a student is able to enter into college as a second-year student. Students can also take AP courses in high school. Students who earn high grades on AP exams in many different subjects are sometimes granted a full year of course credit at the colleges where they enroll.

Work part-time

Some students choose to work part time while they attend college. They may choose to attend school full-time or part-time. Although going to school part time is a good option for many students, it takes part-time students longer to earn their degree.

Serve in AmeriCorps

AmeriCorps is a domestic service organization in which thousands of young men and women are working in community service projects around the country in exchange for a living allowance averaging \$7,500 per year; health care; child care when needed; and an education award of \$4,725 per year for paying back a student loan or for financing postsecondary education. Under some circumstances a person can serve part time and receive an education award of \$2,362 per year.



AmeriCorps projects serve communities throughout the country. All meet at least one of four national priorities: (1) education; (2) public safety; (3) human needs; and (4) the environment.

There are many different points in a person's educational career when participation in AmeriCorps is an option: right after high school; during or after college; and during or

after graduate school or occupational training. AmeriCorps members are recruited locally and nationally. You can contact AmeriCorps at www.americorps.org.

Take advantage of Armed Forces Education programs

The armed forces offer educational programs during or after active duty. If you prefer to work toward a college degree immediately after high school, attending one of the military academies or attending a civilian school and enrolling in the Reserve Officers Training Corps (ROTC) program are options. If you want to join the armed forces before attending college full time, you can attend college after military service by taking advantage of the Montgomery GI Bill or by obtaining college credit for some of the military training you can receive.



Source: Preparing Your Child for College: 2000 Edition

HOW THE ARMY NATIONAL GUARD CAN HELP PAY FOR COLLEGE

Information gathered from National Guard Publications.

If you are serious about getting a college degree and you need some financial assistance, the Army National Guard can help. The only way to receive financial aid is to sign up full time. The following sections will explain the many programs offered by the Army National Guard that help pay for your college education. You will also learn about serving in the Army National Guard, the commitment that comes with serving, and the benefits and entitlements you will enjoy.

The Army National Guard can provide you with the financial assistance to help you pay for a college education. You can major in any area you choose, and serve most of your military obligation on apart-time basis while you are in college. At the same time, you will earn a part-time income and receive several other educational benefits that will help pay for the high cost of college and greatly reduce or eliminate your financial liability.

Am I eligible for Army National Guard Educational Programs?

To enlist, you must be at least 17 years old, in good health, and at least a junior in high school. In addition, you must pass the required military physical examination and obtain a qualifying

score on the Armed Services Vocational Aptitude Battery (ASVAB) Exam.

Enlistment Options

When joining the Army National Guard, you commit to a Military Service Obligation of eight years. However, many of the programs offered require that you serve only six years as a member of a unit with the remaining two years being served as a member of the Individual Ready Reserve. In the Individual Ready Reserve, there is no requirement to attend weekend drills or a two-week annual training period.

One option is to join the Army National Guard and delay your reporting date for training. As a high school junior, you can delay your reporting date for up to 270 days. High school seniors, college students and those with work conflicts can receive a delay of up to 360 days. High school juniors may combine this option with the Split Option Enlistment option.

A very popular option for high school juniors is the Split Option Enlistment. As a junior in high school, you can enlist in the Army National Guard and not interrupt your high school education. You can start by attending basic training the summer after your junior year. You will return home in time to begin your senior year. When you return, you will train one weekend per month with your



local Army National Guard unit. The summer following your high school graduation, you will attend advanced individual training in the specialty you chose when you're enlisted. In most cases, you will return in time to start college in the fall. If you are at least 17 years old, you can take advantage of the Split Option Enlistment program.

State Tuition Assistance

In Utah, the state tuition assistance program pays 100% of tuition and fees up to \$250 per semester hour, up to 15 credit hours per semester. The maximum amount of money you can receive is \$4500 per year. Funds are limited, so apply annually at the beginning of each school year. Funds may be used for a course or program at a regionally or nationally accredited, public or private college, university, vocational, technical or trade school located inside the State of Utah. Applicants must be full-time students for the entire school year.

Not sure if you want to commit to the National Guard?

Army ROTC is a college elective that teaches you the skills needed for a successful career. You will combine classroom time with hands-on experience and learn leadership and management skills. Since ROTC is an elective, you can try it out for up to two years with no obligation.

The Army ROTC scholarship program provides financial assistance for the education and training of highly qualified and motivated young men and women who desire to be commissioned as officers in the Army after graduation

from college. Army ROTC scholarships pay tuition and required fees, and can be worth as much as \$80,000 or more. They are awarded based on merit and take into account such factors as academic achievements, extracurricular activities, and personal interviews. Scholarship recipients receive a stipend each academic month-for up to ten months of each school year-plus an allowance for books and other educational items.

Amount of Monthly ROTC Allowance

• Freshman	\$300.00 per month
• Sophomore	\$350.00 per month
• Junior	\$450.00 per month
• Senior	\$500.00 per month

If not a scholarship recipient, cadets may participate in the ROTC program for up to two years before contracting—that is commit to serve in the Army. All cadets, including those not on Army ROTC scholarships, are eligible to start receiving the monthly stipend beginning when they sign an ROTC contract.

The Simultaneous Membership Program (SMP) is a program that offers ROTC students hands-on experience in an Army National Guard unit. When you choose the SMP option, you are both a soldier in the Army National Guard and student in the Army ROTC Program. Normally during the summer between your junior and senior years in college, you will attend the Army ROTC Leader Development and Assessment Course—also known as Operation Warrior Forge—as well as participate in your Army National Guard's unit's two-week annual training.

Once you have received your degree and have completed the ROTC program, you will be commissioned as a Second Lieutenant in the Army National Guard.

You will also receive credit for the time you have already served in the Army National Guard while in college.

As a cadet in the Simultaneous Membership Program, you will be assigned to train with a local Army National Guard unit. Most units train one weekend a month, leaving the rest of the month open for classes and study. In addition, you will be paid at the grade of Sergeant (E-5) for your Army National Guard training. This means that you will earn \$200 per month during the school year, as well as active duty pay for annual training and pay for attending Operation Warrior Forge. In addition, you will earn a monthly allowance as an ROTC Cadet during the academic year. The tax-free allowance is \$450 per academic month during your junior year and \$500 per academic month in your senior year.

Eligibility Criteria For SMP:

- Be a U.S. citizen
- Be contracted in the Army ROTC Advanced Course
- Be eligible for enlistment or already a member of the Army National Guard
- Have junior class standing and be enrolled as a full-time student
- Maintain at least a 2.0 GPA
- Be of good moral character
- Meet height and weight standards
- Be physically fit
- Prior to enrollment, have completed basic training or an equivalent course of instruction

Army Career Management Fields

Enlisted
Infantry

Field Artillery
Air Defense Artillery
Aviation
Special Forces
Armor
Engineer
Communications and Info Systems
Operation
Paralegal
Military Police
Electronic Warfare/Intercept Systems
Maintenance
Military Intelligence
Psychological Operations
Civil Affairs
Adjutant General
Financial Management
Public Affairs
Religious Support
Mechanical Maintenance
Medical
Chemical
Recruitment and Reenlistment
Transportation
Ammunition
Supply and Services
Electronic Maintenance and Calibrations
Military Intelligence
Signals Intelligence/Electronic Warfare
Operations

Warrant Officer Career Branches

Field Artillery
Air Defense Artillery
Aviation
Special Forces
Corps of Engineers
Signal Corps
Judge Advocate General's Corps
Military Police
Military Intelligence
Adjutant General's Corps
Medical Corps
Veterinary Corps
Medical Service Corps
Transportation Corps

Ammunition
Ordnance
Quartermaster
Electronic Maintenance

Officer Career Branches

Infantry
Field Artillery
Air Defense Artillery
Aviation
Special Forces
Armor
Corps of Engineers
Signal Corps
Judge Advocate General
Military Police
Military Intelligence
Civil Affairs
Adjutant General's Corps
Finance Corps
Chaplain
Medical Corps
Dental Corps
Veterinary Corps
Army Medical Specialist Corps
Army Nurse Corps
Chemical
Transportation Corps
Ammunition
Ordnance

Quartermaster Corps

Officer Functional Areas

Systems Engineering
Information Operations
Strategic Intelligence
Civil Affairs
Psychological Operations and Civil Affairs
Space Operations
Human Resource Management
Comptroller
Public Affairs
USMA Stabilized Faculty
Foreign Area Officer
Operations Research/Systems Analysis
Force Development
Research, Development and Acquisition
Nuclear and Counter proliferation
Systems Automation Officer
Simulations Operations
Strategic Plans and Policy
Logistics

Medical Functional Areas

Health Services
Laboratory Sciences
Preventive Medicine Sciences
Behavior Science

Frequently Asked Questions

When do my education benefits begin?

Some benefits begin as soon as you enlist in the Army National Guard. This includes free SAT and GRE testing, CLEP exams, and Federal Tuition Assistance. You will be eligible for the Montgomery GI Bill and Montgomery GI Bill Kicker upon completion of your initial active duty for training.

Will I be able to go to college while I'm in the National Guard?

Absolutely! Thousands of Army National Guard members are successfully pursuing college studies and/or full time jobs while earning pay and benefits in the Army National Guard. Your basic Army National Guard duty commitment is generally one weekend per month and two weeks during the summer. You can go straight to college, full or part-time, and complete most of your military obligation by the time you graduate from college.

How will my membership in the Army National Guard affect my civilian job?

Generally, membership in the Army National Guard has a positive influence on civilian jobs. Many employers seek the skills and leadership that you acquire in the Army National Guard. Some soldiers find that their civilian and military jobs complement each other while others seek to add diversity to their lives and skills by serving in a capacity that is quite different than their civilian occupation.

What happens if the unit is deployed while I am a student?

There is a possibility that your unit will be deployed while you are in school. In the event your unit is mobilized, you may have to put your studies on hold until after the deployment. Most schools will allow you to take an incomplete for work not completed, and some institutions will even refund your tuition for a semester in which you are deployed. However, students that are contracted in the ROTC Program are considered non-deployable until they

either receive their commission and complete their Officer Basic Course or they are no longer enrolled in the ROTC Program.

What happens if I do not earn my degree in four years?

If you have not finished your degree by the time your educational benefits run out, you will need to complete your degree at your own expense. You will still have your Army National Guard paycheck to help pay your expenses.

Where do I go for answers to other questions I have?

You can call 1-800-GO-GUARD or contact an Army National Guard recruiter near your home for more information about Army National Guard programs and opportunities. You can also contact the Education Services Officer (ESO) in your state. ESOs can help with the Montgomery GI Bill, tuition assistance procedures and other educational concerns.

RECRUITING OFFICES IN UTAH

Bountiful

5th South Plaza
273 West 500 South, #5
(801) 299-0150

Logan

165 East 1400 North, Suite A-4
(435) 753-3943

Ogden

3585 South
Harrison
#230
(801) 627-2759

Orem

1645 No. State St.
(801) 226-8098

Price



652 W. Price River Dr.
(435) 637-4970

Provo

2250 N. University Pkwy., #C52
(801) 377-8515

Roy

5629 South 1900 West
(801) 774-5030

Sandy

814 E. 9400 S., Suite B
(801) 572-1720

Salt Lake City

545 E. 4500 So., Suite E-125
(801) 265-1978

2721 So. State, Suite A
(801) 487-8686

West Jordan

9045 S. 1510 W.
(801) 561-5905

West Valley

2787 W. 3500 S., Suite A
(801) 963-1990

HOW THE MARINE CORPS CAN HELP PAY FOR COLLEGE

Information gathered from Marine Corps Publications.

Guide to the Marine Corps

In order to receive financial aid you must sign a contract and join the Marine Corps. The Marine Corps has two missions: to make Marines and win battles. The Marines serve as the aggressive tip of the American military spear. The Marines are often considered the “First to Fight.”



The Life of A Marine

Recruit training is one of the most physically and mentally challenging experience you will ever endure. Once a Recruit graduates from the 13-week intense training, he or she will begin life as a Marine. The Marine Corps lifestyle is far from a 9:00 to 5:00 job as one could imagine. In many duty assignments, Marines do have regular work hours and regular time off. Every Marine is a rifleman, but every marine is also trained in a specific military occupational specialty.

The Benefits

The Marine Corps offers a vast number of programs that will help you advance your career. You’ll not only have the access to the funds to pay for college, but you’ll be able to attend on of the hundreds of colleges and universities across the United States. You can attend school while you are on active duty. As a Marine, the majority of your educational expenses will be paid by the federal government. This is true from the time you enter the Marine Corps until long after your service ends. They are also entitled to receive substantial educational assistance from programs that included Tuition Assistance Program and the Montgomery G.I. Bill. Marines also receive free-on base housing, full medical benefits, and free-or low cost tuition.

Frequently Asked Questions

Does one need a high school diploma to enlist?

Yes, but on occasion there are openings for those with alternative high school credentials.

Will I get paid while at recruit training?

Yes. Each recruit will enroll in the direct deposit program after his arrival at Recruit Training.

Can Marines choose where they are stationed?

Marines are stationed based on their experience, jobs, and the Corp's need at the time. Most Marine Corps bases are located on either the east or west coasts of the United States. However, there are a few bases overseas.

Can I attend school while I'm in the Marine Corps?

Yes. There are many programs available to help Marines further their education.

What happens after recruit training?

After graduation, Marines receive 10 days leave. Then they return to continue training at the School of Infantry/Marine Combat training before attending training in their Military Occupational Specialty.

What makes the Marines different from other military branches?

The Marines have been the "First to Fight" for over 230 years. We are always ready for service and are often the first to arrive in a crisis. We may be called anytime to go anywhere.

I want to talk with a current Marine about the Corps. How do I find one?

Start with your local recruiter. He or she will be able to give you the assistance you need.

Are there technical jobs in the Marines?

Technical jobs are available to both enlisted Marines and officers. These technical jobs provide excellent training and experience for civilian positions.

What role does the Marine Corps Reserve play in the Corps?

The Marine Corps Reserve maintains mission readiness by training one weekend a month and two weeks a year. They are called up on active duty if the need for their services arises.

What kind of restrictions are included in the Montgomery G.I. Bill?

Funds can be used for any approved schooling that takes up to 10 years after an honorable discharge.

What kind of tuition assistance will I receive?

For active duty Marines, the Tuition Assistance Program provides up to 100% of the cost of education at accredited colleges and universities. There are other programs, such as the Montgomery G.I. Bill and the Marine Corps College Fund that provide assistance as well. Ask your recruiter for more information.

What if I can't get off base for classes?

On-base education opportunities include Base Education Centers, which allow Marines to complete most or all requirements for a college degree.

Do Marines receive the same salary as those in other services?

Yes. All the military branches have the same Department of Defense pay scale. This ensures each rank has the same pay, no matter where you serve.

How many days of paid vacation will I receive?

You will receive 30 days of paid vacation each year.

Where can I go to learn more about the Marine Corps?

For more information go to www.marines.com

RECRUITING OFFICES IN UTAH

Logan

(435) 755-9272

Ogden

(801) 774-0543

Provo

2250 University Pkwy.

(801) 374-1314

Roy

5617 S. 1900 W.

(801) 774-0281

Sandy

770 E. 9400 S. Ste 20

(801) 571-6934

Salt Lake City

2709 S. State St.

(801) 485-6341

St. George

(435) 688-1855

West Valley City

1279 W. 2200 S. Ste A

(801) 954-0411

2787 W. 3500 S.

(801) 967-9815

HOW THE NAVY CAN HELP PAY FOR COLLEGE

Information gathered from Navy Publications.

What is life like during the Navy?

Boot camp is eight weeks of intense mental and physical training. Expect it to be rigorous and demanding.

How is my assignment determined?

Generally, two major factors are considered in determining your assignments: the Navy's needs and your wants. If you have the necessary experience, or able to train for the assignment, you have a good chance of getting the assignment you want.

I have a family. What will happen to them during my assignment?

Sailors who are married or have dependents can have their family move with them to their home base. The Navy has several programs available to help a family's transition to the Sailor's new assignment.



What are the sea to shore rotations?

During your Navy career, some assignments will be at sea, and some will be ashore. In fact, the Navy has developed sea-to-shore rotation program for each career to insure you will get hands-on operational experience (sea duty) and critical classroom/technical support experience to advance your career.

Navy Benefits

You can receive financial aid if you join the Navy.

As a sailor you receive:

- Full medical coverage and care in Navy or civilian facilities
- Full dental coverage and care from Navy professionals
- Discounted travel
- 30 days paid vacation leave
- Generous educational benefits
- \$250,000 life insurance policy for \$16 a month or a \$400,000 life insurance policy for \$26 a month.
- Generous retirement income
- Opportunities to receive advanced degrees at Navy expense.

Navy ROTC

The NROTC Program was established to educate and train qualified young men and women for service as commissioned officers in the unrestricted line Naval Reserve or Marine Corps Reserve. As the largest single source of Navy and Marine Corps officers, the NROTC Scholarship program plays an important role in preparing mature young men and young women for leadership and management positions in an increasingly technical Navy and Marine Corps.

Selected applicants for the NROTC Scholarship Program are awarded scholarships through a highly competitive national selection process, and receive full tuition, books stipend, educational fees and other financial benefits at many of the country's leading colleges and universities. Upon graduation, midshipmen are commissioned as officers in the unrestricted line Naval Reserve or Marine Corps Reserve.

Students selected for the NROTC Scholarship Program make their own arrangements for college enrollment and room and board, and take the normal course load required by the college or university for degree completion. Additionally, scholarship midshipmen are required to follow specific academic guidelines.

Colleges in Utah with NROTC Units

University of Utah

Weber State University

Westminster College

Enlisted Pay Charts





RECRUITING OFFICES IN UTAH

Provo

2250 N. University Pkwy.
(801) 375-6289

675 E. 2100 S.
(801) 466-3601

Roy

5611 S. 1900 W.
(801) 774-0543

2820 S. Redwood Rd.
(801) 977-1101

Sandy

804 E. 9400 S.
(801) 572-4470

West Jordan

9046 S. 1510 W. Ste C
(801) 255-5114

Salt Lake City

West Valley

2787 W. 3500 S.
(801) 964-2411

How the U.S. Air Force Can Help Pay for College

Information gathered from U.S. Air Force Publications.

The U.S. Air Force can help pay for college if you sign a contract and join the Air Force. The mission of the United States Air Force is to deliver sovereign options for the defense of the U.S. and its global interests to fly and fight in air.



Community College of the Air Force

The Community College of the Air Force is America's largest community college and the only degree-granting institution in the world dedicated entirely to Air Force personnel. You'll work toward your Associate in Applied Science in one of five career areas-aircraft and missile maintenance, electronics and telecommunications, allied health, logistics and resources, or public and support services. While you're earning your degree, you'll also be getting invaluable experience to help your career take off.

Air Force Academy

In order to attend the Air Force Academy, you must be nominated for appointment by a U.S. Congressman, Senator, or the Vice President of the United States. The Academy will give you instructions to help you with the nomination process when the time comes. To improve your admission chances, aim for higher than above-average grades. The admissions process is lengthy, so start at least a year before you'd like to start the Academy.

Air Force ROTC

The Air Force ROTC program is available at nearly 1000 colleges and universities across the United States and offers scholarships to high school and college students with outstanding academic and leadership qualities. Air Force ROTC offers one-to-four year scholarships on a competitive basis. Scholarship recipients will receive partial or full tuition.

Technical Training

After completing Basic Training, airmen begin technical training in their career field specialties. You'll learn from highly trained instructors with years of experience in the field. You'll study and experience hands-on-training. Best of all, you'll earn college credit while you attend.

Money for School



Air Force Tuition Assistance. This program is designed to help active-duty personnel pursue voluntary, off-duty educational opportunities. Currently the program pays 100% of the cost of college tuition with a limit of \$4500 per fiscal year. Courses and degree programs may be academic or technical and can be taken from two or four-year institutions on base, off base, or correspondence.

Montgomery Bill. The Montgomery Bill provides up to 36 months of benefits to eligible people for education and training purposes. These benefits may be used for degree and certificate programs, flight training, on the job training, and correspondence courses. Generally, benefits are payable for 10 years following release from active duty.

College Loan Repayment Program. This program is for all non-prior service people considering enlistment in the Air Force. If you have taken some college courses and have accumulated debt, this program is for you. Participants must sign up for this program when signing the enlistment contract. Under CLRP, the repayment maximum is \$10,000 per recruit.

RECRUITING OFFICES IN UTAH

Ogden

3585 S. Harrison Blvd Suite 240
(801) 621-1573

roea368@rs.af.mil

St. George

435 N. 1680 E., Ste 10A
(435) 656-8334
rogc@rs.af.mil

Provo

2250 N. University Pkwy., C44-B
(801) 375-4127
rogb368@rs.af.mil

West Jordan

9046 S. 1510 W., Ste B
(801) 304-9811
roec368@rs.af.mil

Roy

5621 S. 1900 W.
(801) 825-5406
roac368@rs.af.mil

West Valley

2787 W. 3500 S.
(801) 963-8506
roeb368@rs.af.mil

Salt Lake City

741 E. 3300 S.
(801) 463-1158

Section 5: Living

SECTION 5: LIVING

BUDGETING YOUR MONEY

Attending college is very expensive. Although you will most likely qualify for some financial aid, there will still be expenses you must pay for. The greatest way to prepare for expenses is to develop a budget that will determine how much money you will need. To know how much money you spend on a daily basis, try writing down everything you spend money on. Below are some things you should keep track of.



1. **List your monthly income.** This includes income you receive from a job, allowance, personal savings, scholarships, aid from parents, gift money, etc.
2. **Monitor how you spend money.** This includes recording every penny you spend whether by cash, debit or credit cards.
3. **List and total your monthly expenses.**
 - *Tuition*—Is the single, largest expense. Most schools require students to pay a portion of their tuition before school starts. Most 4-year public universities in Utah charge \$3, 287 per year for in-state residents.
 - *Books and supplies*--In Utah the estimated cost students spend a year on books is \$943. This varies depending on whether students are able to purchase used books.
 - *Program fee*--Many programs charge extra fees for labs and equipment.

Living expenses

- *Housing*—This is another big expense that will vary depending on where you choose to live. Most colleges have on- and off-campus housing that is affordable for most students. \$4,984 is an estimated cost of how much students spend on housing per year.
 - *Utilities*—Find out which amenities are included in rent. Are TV, Internet, electricity, gas and telephone included in the rent?
 - *Food*—Prepare to spend money each month on groceries, snacks, and possibly a meal card.
 - *Laundry*—Most residencies have coin laundromats. Make sure to have extra quarters on hand and laundry soap.
 - *Insurance*—Medical insurance is often included in the tuition.
 - *Auto*—If you have a car, include monthly car payments, maintenance, parking, gas, etc.
 - *Personal care*—Toiletries, haircuts, etc.
 - *Child care*—Babysitter, food, clothing, medical care
 - *Extras*--Unanticipated expenses and gifts
4. **Figure out your estimated budget**
 - Add your monthly income
 - Subtract estimated monthly expenses
 - Calculate remaining funds available
 5. **Stick to the budget you set for yourself.**

Tips on How to Stay Out of Debt

1. Make a budget and stick to it
2. Pay cash as often as possible
3. Limit credit card use
4. Keep a savings account
5. Pay your bills on time

Sample Budget

School related expenses:	Monthly	Annually
Tuition (UVSC)		\$ 3,308
Books		\$600
Meal Plan (UVSC)		Varies (not required)
Living expenses:		
Housing	\$ 275	\$ 3,300
Food	\$ 80	\$ 960
Utilities	\$ 25	
Transportation	\$ 50	\$ 600
Clothing	\$ 20	\$ 240
Laundry & dry cleaning	\$ 15	\$ 180
Phone/cell phone	\$ 30	\$ 360
Internet	\$ 30	\$ 360
Miscellaneous:		
Savings	\$ 152	\$ 1,820
Medical insurance	\$ 50	\$ 600
Car insurance	\$ 70	\$ 840
Car maintenance	\$ 20	\$ 240
Car or other loan payment	\$ 150	\$ 1,800
Entertainment/recreation	\$ 20	\$ 240
Unexpected expenses	\$ 20	\$ 240
Total Expenses:	\$1,007.00	\$15, 688
 School Income:	 \$ 560	 \$ 4,480
Summer Income	\$ 1,120	\$ 4,480
Financial Aid	\$ 400	\$ 4, 480
Tuition Assistance		\$ 3,308
Total Income		\$16, 748
Total:		

REDUCING YOUR COLLEGE TUITION AND OTHER COSTS

With a little research and prior planning, you can identify many ways to cut costs while you are at school.

Compare housing options

If you plan to live away from home, compare the cost of living in a dorm with that of sharing an apartment. See if private cooperative housing is available. Co-ops require you to do a certain amount of work—washing dishes, cooking, cleaning, etc., but the cost can be half as much as living in campus dorms.



If you live on campus, take advantage of special payment plans for room and board. Although many schools require room and board to be paid prior to each semester, most of those schools now offer deferred payment plans that will allow you to pay on a monthly basis.

Work part time

The majority of students work part-time while they attend college. The average student can work up to 20 hours per week without negatively affecting his or her schoolwork. Some students earn extra money by working in sales, waiting tables, lifeguarding, painting, substitute teaching, and tutoring. There is the possibility of finding a job on campus, such as working in the student union, bookstore, gym, cafeteria or library. There are also federal and state work-study programs in colleges across the nation. Students in their programs work about 10 hours a week and earn between \$6 and \$7 an hour.

Summer opportunities

Make the most of summer opportunities to work and save money for the next year's expenses or to take transferable summer courses at a community college for a fraction of the cost of tuition at your university or college. If you are interested in this last option, be sure to check with your school to verify that the credits will transfer.

Buy used textbooks

Textbooks are one of the major expenses you will face at college. You can save up to 50% on books if you buy them used. The key is to start early. As soon as you register for classes, make a list of the books you will need. Write down the title, author, edition, and the year of publication. Start your search by asking friends or other students who took the same classes. If they sell their book to you for half-price, that is more than they would get by selling it back to the bookstore and less than you would pay if you bought the used book at the college/university bookstore. If you cannot find used books from friends, your next best buy would be on the Internet from online bookstores that stock used textbooks. Go to www.e-bay.com or half.com to look for used books. If you choose to buy books online, ask if they will take the book back if it is in poor condition, if they guarantee a



delivery date, and if they will buy the book back at the end of the semester and at what percent of your original cost. If you can't purchase your books from a friend or an online website, you should go to the college's bookstore.

Try not to eat out very often

Try not to eat out, or at least limit the number of times you eat out each month. If you live in the dorm, consider the campus meal plans that are available. If you live in an apartment, you will save money if you shop for groceries and make your own meals.



Check out free entertainment and recreation on campus

Limit what you spend on entertainment and recreation. Campuses offer many free forms of entertainment such as sporting events, movies, plays, concerts, and promotional fairs. For recreation, take advantage of the school gym for activities like basketball, racquetball, and lifting weights.

Save money on phone bills

You can save a considerable amount of money by making long distance calls during off-hours, using prepaid calling cards, or investing in a cell phone with a long distance plan included.

DEBT DANGER-SIGNAL QUIZ

The following quiz will help you assess how dangerously you are living when it comes to credit.

1. Are you borrowing to pay for items you used to pay for with cash?
2. Is an increasing percentage of your income going to pay debts?
3. Are you paying bills with money designated for something else?
4. Are you using your savings to pay current bills?
5. Is your emergency fund of 3-6 months of basic living expenses inadequate or non-existent?
6. Can you make only the minimum payments on your revolving charge accounts?
7. Are you extending repayment schedules—paying in 60 or 90 days bills you once paid in 30?
8. Are you near or at the limit on your lines of credit?
9. Do you take out a new loan before the current loan is eliminated or take out a new loan to pay an existing loan?
10. Do you take out payday loans before you receive your scheduled pay?
11. Are you unsure about how much you owe?
12. Are you chronically late in paying your bills?
13. Are you threatened with repossession of your vehicle, cancellation of your credit cards or other legal action?

If you answered 'yes' to any question 1 through 5, you should reduce your credit use and be careful of other signs of overspending. If you answered 'yes' to any question 6 through 11, it could mean you are on the verge of being overextended and should discontinue credit use. Consider seeking help in developing a budget and debt repayment plan. If you answered 'yes' to questions 12 or 13, you are in serious trouble and should seek credit counseling immediately.

Source: The You Can Guide to Paying for Your College Education

HOW TO OPEN A SAVINGS ACCOUNT

- **Gather this information for all individuals on your account**

- Social Security number
- Drivers license
- Employment information
- Telephone numbers and addresses
- Account number of any existing account you have



- **Decide on how you'd like to make your opening deposit**
(most banks require a minimum deposit to open an account)

- Transfer money from another account
- Pay with a credit card, cash or check



- **Choose how you'd like to apply**

-Online—Some banks may allow you to apply online. Just look up the bank website to determine if this is possible.

-By phone—Call the bank of your choice to see if you can apply for an account over the phone.

-In person—The most common way to apply for an account is to go to the financial institution in person. Take the necessary information required and an employee will help you set up an account.



SAVINGS ACCOUNT VS. CHECKING ACCOUNT

	PROS	CONS
SAVINGS ACCOUNT	<ul style="list-style-type: none"> ▪ Safe place to put your money ▪ Don't need a lot of money to open an account ▪ Money earns interest when it's in the account. ▪ Can withdraw your money when you need it. 	<ul style="list-style-type: none"> ▪ You must go to the bank to withdraw money. ▪ You cannot write checks.
CHECKING ACCOUNT	<ul style="list-style-type: none"> ▪ Safe place to put your money ▪ Can write checks which helps track your spending ▪ Can withdraw your money when you need it. ▪ A safe alternative to carrying a lot of cash. 	<ul style="list-style-type: none"> ▪ Money may not earn interest ▪ May need to pay fees for checking.

Questions to ask banks before you open a SAVINGS ACCOUNT:

1. How much money do you need to open a savings account?
2. Are there different savings account options? What are they?
3. What is the interest rate on the savings account?
4. Are there any fees or service charges for the account?
5. What is the process for depositing and withdrawing money?
6. Can I use an ATM?
7. What are the bank hours?
8. Where are bank branches located?
9. Who should I contact at the bank if I have questions about my account?
10. What is the phone number?



Questions to ask banks before you open a CHECKING ACCOUNT:

1. Are there different checking account options? What are they?
2. How much money do you need to open a checking account?
3. Is there a checking account that does not have checking fees? What are the requirements? What are the penalties if I open this account and later do not meet the requirements?
4. What is the lowest price for the checks?

5. How long do I need to wait after I make a deposit before I can write a check?
6. What happens if I over-draw (write a check for more than I have in the bank) the account?
7. Can I use an ATM?
8. What are the bank hours?
9. Where are the bank branches located?

Source: justforyouth.utah.gov

HOW TO SET UP AN APARTMENT

Once you decide what college you'll attend, you need to start searching for an apartment. The next few pages will explain how you select an apartment to live in, how to choose roommates, what to buy for your new apartment, and how to set up power and water.

1. Finding an apartment

First, decide how much you can afford to spend on an apartment. Next, look online or in the newspaper to find out where the apartment complexes are located that are in your price range. College websites are a good place to look for off and on-campus housing. You will probably have to balance living close to campus or your workplace with how much you can afford to spend.



2. Calling the landlord

Once you find a couple of apartments of interest to you, call the manager or landlord and ask some questions. Some questions you should ask are:

- *Basics*- How many bedrooms and bathrooms are there? How many people sleep in each bedroom? Is a private room available?
- *Rent*- How much is rent per month? When is it due?
- *Deposit*- How much is the deposit? When is it due? Will it be refunded?
- *Lease*- How long is the contract? Do all roommates sign the lease? If I want to move out before my contract ends, must I sell my contract?
- *Utilities*- What utilities are included in rent? How much is the fee for those utilities that are not included, but I'd like to have (e.g. internet, television)? How much do utilities normally cost?
- *Roommates*- How many tenants live in an apartment? If someone moves out do the remaining tenants have to pay the difference?
- *Laundry*- Are laundry machines and dryers available in each apartment? If so, how much does it cost? Is there a laundromat located in the apartment complex? If not, how far is the closest laundromat?
- *Parking*- How many parking spots are available per apartment? Is there a fee to park?
- *Transportation*- Is there a bus stop close by?
- *Damages*- Who pays for damages? Do all the tenants share the cost or does the landlord pay for basic repairs?
- *Furnishings*- What furniture is already in the apartment? What would I need to buy? Is there a refrigerator, desk, couch, bed, etc.?



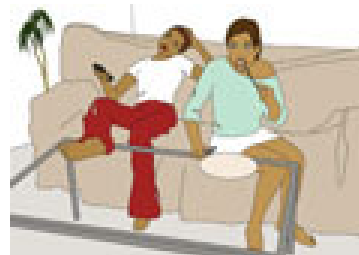
3. Visiting some of the apartments

Once you are interested in a couple of apartments, schedule an appointment with the landlord to visit the complex. Sometimes you can stop by the rental office or the manager's apartment and they will give you a tour without an appointment beforehand. Going inside different apartments gives you the opportunity to see the condition of the apartment, see how spacious it is, possibly meet some of the tenants living there, and ask additional questions.

4. Choosing roommates

It is important to live with people you can get along with and who share similar standards as you. Before moving into an apartment with complete strangers it's a good idea to meet with the tenants and get to know them. Some questions you might also want to consider are:

- Will we share groceries?
- How will we divide up chores? Does everyone agree to do what chore is assigned?
- What rules will be established? (e.g. friends out of the apartment by a certain time, no alcohol/drugs allowed in the apartment)
- What furnishings do we need for the apartment? Who will buy what?
- Will these roommates give me quiet time to study? Will they distract me from my schoolwork too much?



5. Signing the lease

Once you find an apartment that you can afford and like, you must sign an apartment lease. There are four main steps to sign the lease, but many landlords don't go through all of these steps. Some of the things you might have to do include:

1. Submit an apartment application, which will be given to you by the landlord.
2. Pay a processing fee
3. Allow the landlord to do a credit check
4. Allow the landlord to contact your previous landlords

6. What to buy for your apartment

It is a good idea to talk to your roommates and see what is still needed for the apartment. Splitting up equally what needs to be bought is a great way to save money. Some items you might want to consider buying are:

Shared Items

Telephone
Iron
Fan
TV
Microwave
Area rug
Broom/bucket/mop
Tool kit

Deodorant
Toothbrush holder, toothbrush, toothpaste
Dental floss
Razor, shaving cream, extra blades
Suntan lotion
Cotton balls/swabs
Tissue
Cologne/perfume
Cough drops
Pain relievers

Toiletries and Personal Items

Towels/washcloths
Cosmetics
Nail clippers, files, tweezers
Hair dryer
Curling iron
Comb/brush
Contact lenses/contact solution
Soap, shampoo, conditioner

Laundry

Laundry basket
Laundry detergent
Stain remover
Fabric softener
Iron
Portable ironing board



Desk and Study Items

Daily planner
File folders
Backpack or book bag
Notebooks
Bookends
Highlighters
Pencil holder
Pencil sharpener
Ruler
Hole punch
Letter trays
Scissors
Tape, tape dispenser
Stapler, staples, staple remover
Paper clips
Pencils
Pens
Calculator
Wastebasket
3-ring binders
Index cards

Linens and Bedding

Sheets and pillow cases
Blankets
Comforter
Pillow
Mattress pad
Alarm clock

Walls and Doors

Removable mounting tape
Favorite posters and pictures

Dry erase board with markers
Calendar

Cooking Supplies

Utensils—forks, knives, spoons, tongs, spatula, etc.
Juice pitcher
Plates, bowls
Glasses
Sharp knives
Cutting board
Can and bottle opener
Salt and peppershakers
Food storage containers
Serving dishes

Fun Stuff

Camera
Photo album
Journal
Water bottle
CD player
DVD player
Games
Sports equipment
Plants

Miscellaneous items

Umbrella
Sewing kit
First aid kit
Rolls of quarters (for laundry, vending machines etc)
Batteries

Some Basic Terms:

Deposit: Most people who rent out apartments want some money when you move in to pay for anything that's damaged while you stay in the apartment. Sometimes they refund the deposit when you move out if nothing is damaged, but other times they don't.

Lease: This is the rental agreement you make with the landlord.

Rental Agreement: This is a paper you and your landlord sign which sets up the rules for you renting the apartment. It is very important to read the rental agreement completely before you sign it.

Tenant: This is the person who lives in the apartment. If you rent an apartment, you are the tenant.



Choosing a Roommate

Describe yourself	X	Describe the kind of person you want as a roommate	X
Neat		Neat	
Messy		Messy	
Gets up early		Gets up early	
Gets up late		Gets up late	
Mostly on time		Mostly on time	
Usually late		Usually late	
Likes loud music		Likes loud music	
Likes quiet music		Likes quiet music	
Likes to be alone or with a few people		Likes to be alone or with a few people	
Likes to be with a lot of people		Likes to be with a lot of people	
Has trouble saying “no” to others		Has trouble saying “no” to others	
Reliable		Reliable	
Not reliable		Not reliable	

After you find a roommate...

Make sure you talk about and decide how you will do each of these things before you sign the contract

- ☐ Divide the rent
- ☐ Pay the utility bills
- ☐ Divide the cleaning
- ☐ Pay for food and store the food
- ☐ Handle parties and overnight guests

Source: “The New Making It on Your Own” Virginia Commonwealth University School of Social Work

UTILITIES

When you move into an apartment or house, you will need to have the power, water, and telephone turned on. You may also have to pay for water, garbage, or other utilities. You will need to talk to the landlord to find out which utilities are your responsibility and which are covered as part of the rent. Then you will need to contact the companies to turn the utilities on and have them transferred to your name. If utilities are included as part of the rent, then the landlord will receive the billing and turn on the gas, electric, and water (make sure you read your lease to find out which utilities are covered). The landlord is usually not responsible for telephone service.

If you live in an apartment or house with roommates, and the utilities are the tenant's responsibility, you will need to work closely with your roommates to determine equal sharing of the utilities.

Utah Power (Electricity)

To have your electricity turned on:
Call Utah Power at 1-888-221-7070

Cost to turn on the electricity:

If you never had your own electricity account and can provide Utah Power with a Social Security Number, birth date, and Utah driver's license (or Utah ID) number, no deposit is required to turn on the electricity. You will have to pay a \$10 connection fee that will be added to your first bill.

If you have had prior service and didn't pay your bills, you will be charged a deposit (maximum of \$150). One-third of the deposit is owed before electricity is turned on; one-third is owed with the first month's bill; and one-third is owed with the second month's bill.

If you fall behind in paying your electricity bill, contact Utah Power as soon as possible and they will work with you to set up a payment plan. If you stop paying your bills, Utah Power will turn off your power and require that you pay a deposit to turn it back on.

To access more information, go to the following websites:

Utah Power Customer Service:
www.utahpower.net/Article/Article36143.html

Information on keeping your bills lower and bill paying:
www.utahpower.net/Homepage/Homepage35889.html

Source: justforyouth.utah.gov

QUESTAR GAS

To apply for new service:

Complete the secure online form, New-Service Application for Residential Customers.

To transfer service into your name:

Contact the call center at 801-324-5111 or 1-800-323-5517. Be sure to have your account number, the date service is to be shut off at your old address and your new address.

The cost to start service:

In Utah and Idaho, Questar Gas offers three options:

1. \$30 plus tax to initiate natural gas service; check the appliances and activate a new account at a new or an existing home.
2. \$15 plus tax to initiate service and remove the meter lock so qualified individuals may turn on the meter and light the appliances.
3. \$8 plus tax connection fee if service is already on at the premises and service needs to be transferred into a new name.

To get information on other issues, visit the Frequently Asked Questions section of the Questar website:

www.questargas.com/ServicesRes/CustomerService/FAQ/Fagscdx.html

For information on assistance with paying for energy costs, go to:

www.questargas.com/ServicesRes/BillingPayments/AssistancePrograms/assistanceprograms.html.

Telephone

Visit the Qwest website to sign up for new local telephone service.

www.qwest.com/residential/newservice/index.html

Or Call: 1-800-244-1111

You may also want to consider the benefits and costs of having and using a cell phone for all of your calls as compared to a regular land line phone.

Water

There are many water utility companies in Utah. Different locations receive water from different companies. Contact your landlord to find out the water company information for your new apartment/house.

Source: justforyouth.utah.gov

A YOUTH'S GUIDE TO MEDICAID AFTER LEAVING FOSTER CARE

Source: justforyouth.utah.gov

Medicaid Newborn Plus

You have a Medicaid health insurance plan called Newborn Plus. It pays for your health care until your 19th birthday.



Medicaid Card

- A new card comes in the mail each month
- It does not look like a card. It is a big piece of paper that you fold up and carry with you
- Check if the information is correct
- Keep your old cards for one year
- If you don't receive your card or you lose it, call: 538-9984 or 1-800-310-6949
- Show your card before you get medical care

Who pays the medical bills?

- Medicaid pays the bills directly to the doctor
- You do not have to pay the doctor
- If your doctor is paid less than the full amount, your doctor **cannot** charge you for the rest of the bill

What do I do with the medical bills?

- If you get a bill that says, "do not pay" or "your insurance has been billed" you don't have to worry about the bill.
- If the bill requires you to pay, here is what you do:

- Call the doctor's office and ask them to please bill Medicaid.
- Make sure the doctor's office has a copy of your Medicaid card.

You could end up paying your medical bills if you:

- Don't show your Medicaid card
- Receive medical care from a doctor who does not accept Medicaid
- Receive a service that Medicaid doesn't cover
- If you have a problem call: 538-9989 or 1-800-310-6949

How do I find a doctor?

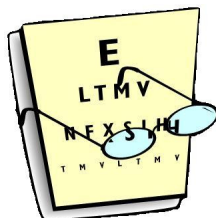
You can continue with the doctor you had while in foster care. They know you and have a history of caring for you. If you move to another county, you will need to find another doctor. Contact the Bureau of Eligibility. They can help you find a doctor who accepts Medicaid.

If you live in Utah, Salt Lake, Davis or Weber counties you must choose a health plan for your medical care. A health plan is a group of doctors, clinics, and hospitals you can use for your medical care. If you use a doctor, clinic or hospital that does not accept your health plan, you will be responsible to pay the bill. The name of your health plan will appear on your Medicaid card.

What services will Medicaid pay for?

- Physical exam
- Birth control
- Dental check-up and dental care

- Doctor visits
- Emergency room visits
- Eye exams and eyeglasses
- Hospital care
- Lab tests and x-rays
- Mental health services
- Prescriptions
- Specialists
- Transportation
- GYN exam, pap smear, pelvic exam
- Ambulance
- Other services your doctor decides is necessary
- **After your 19th birthday, you will not be eligible for all of these services.**



What transportation services are provided?

If you can't afford transportation to get to the doctor, contact Bureau of Eligibility Services for a monthly bus pass. Show your Medicaid card and bus pass to the bus driver.

What if I need to see a specialist?

You may need a referral from your doctor to see a specialist. Check with your doctor to see what specialist you should go to.

What if I'm sick or injured and can't wait to see my doctor?

You can call your doctor's office 24 hours a day. They will tell you where to go to receive care or tell you over the phone what to do.

When do I go to an emergency room?

- Use a hospital emergency room when you have a serious medical problem that can't wait. Waiting could mean death or permanent damage.
- Call your doctor when the emergency is over. Your doctor will provide the follow-up care.
- Examples of emergencies are:

- Heavy bleeding
- Chest pain
- Trouble breathing
- Broken bones
- Poisoning
- Bad burns

If I'm out of state, does Medicaid cover me?

- If you get sick or need emergency care when you are out of state, Medicaid will pay the medical bills.
- Tell the doctor to call the Medicaid Information Line at 1-800-662-9651 for information about how to bill Utah Medicaid.

Who provides mental health services?

You can receive mental health services from the following mental health centers:

Bear River Mental Health

Serves: Box Elder, Cache, Rich counties
435-752-0750

Central Utah Mental Health

Serves: Piute, Sevier, Juab, Wayne, Millard, Sanpete counties
Logan clinic: 435-752-0750
Brigham City clinic: 435-734-9449

Davis Mental Health

Serves: Davis County
Bountiful clinic: 801-298-3446
Layton clinic: 801-773-7060

Four Corners Mental Health

Serves: Carbon, Emery, Grand Counties
Price clinic: 435-637-2358
Moab clinic: 435-259-6131

Northeastern Counseling Center

Serves: Beaver, Garfield, Iron, Kane, Washington counties
St. George clinic: 435-634-5600
Cedar City clinic: 435-867-7654

Valley Mental Health

Serves: Salt Lake, Summit and Tooele counties

Salt Lake: 801-263-7100

Park City clinic: 435-649-9079

Tooele clinic: 435-843-3520

Wasatch Mental Health

Serves: Utah County

801-373-4760

Weber Mental Health

Serves: Morgan, Weber counties

Weber and Morgan clinics: 801-625-3700

Heber Counseling Center

Serves: Wasatch County

Heber City clinic: 435-654-1618

San Juan Mental Health

Serves: San Juan County

Blanding clinic: 435-678-2992

Montezuma Creek clinic: 235-651-3294

How do I find a dentist?

- You can continue with the dentist you had while in foster care OR
- You can receive dental care from the following Family Dental Plan Clinics:

Salt Lake City

3195 S. Main Street

801-468-0342

Layton

360 S. Forth Lane

801-546-2263

St. George

321 North Mall Drive, Suite M101

435-652-2263

West Valley City

4535 S. 5600 W.

801-969-8243

Ogden

298 24th Street, Suite 360

801-394-4495

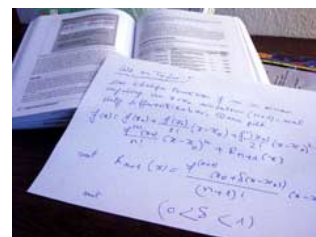
- You can also contact Medicaid customer service at: 801-538-6155 or 1-800-662-9651 and ask for the name of a dentist in your area.



SECTION 6: SUCCEEDING

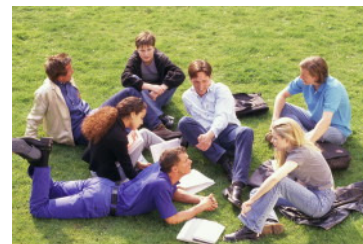
TIPS ON HOW TO SUCCEED IN COLLEGE

- ❑ **Study in short, frequent sessions.** It has been proven that short amounts of time studying are much more effective than one long session. You'll remember much more if you study frequently in short periods of time. To sit and study for long periods of time creates fatigue, stress, and confusion.
- ❑ **Know where the on-campus services are located.** Find out where the counseling services, on-campus employment services, and career guidance centers are located. These services are designed to help you find a job, decide on a career, and to help you have a positive college experience. On-campus services are free, so take advantage of them.
- ❑ **Budget your time.** Schedule certain times of the day to study. Sticking to a schedule will get you into a routine and you can accomplish more. For example, if you have a three-hour break between classes on Tuesdays, stay up on campus during that time and study. Chances are if you just try to fit studying into your busy schedule there will never be any time.
- ❑ **Keep track of your assignments.** In high school teachers explained homework assignments and reminded students of when assignments were due. In college, the professors hand out a syllabus on the first day of class that lists the reading assignments, homework, and dates of the exams. Professors seldom remind students of when assignments are due. Writing in a planner when assignments are due is a good way to stay organized and stay on top of your classes. Most professors do not accept late work.
- ❑ **Don't procrastinate.** In high school it might have been easy to complete your assignments at the last minute and still get a good grade, but in college this won't work. Give yourself plenty of time to finish your assignments.
- ❑ **Be prepared to feel overwhelmed.** Be prepared to feel completely overwhelmed, especially the first day of class when you see the syllabus. Just remember to take life one day at a time. Try to get as much accomplished each day as you can.
- ❑ **Learn how to study effectively.** The general rule is that you should spend three hours outside of class for every one-hour you spend in class.



There are many ways to study. The trick is to know which way you learn the best.

- ❑ **Make flash cards.** For classes that require you to memorize a lot of definitions, you might try making flash cards. You can read over the flash cards while walking to campus or while eating breakfast.
- ❑ **Highlight your textbooks.** When reading your textbooks, highlight the concepts that seem most important. This will make it so you don't have to reread entire chapters when studying for tests.
- ❑ **Form study groups.** For classes that are especially challenging for you, it might be a good idea to study with 3-4 other students. This way you can help and quiz one another. During this time, it's a good idea to compare notes to recall what the professor emphasized in class. Be careful about study groups—sometimes more chitchatting gets done than studying.
- ❑ **Attend all of your classes.** If you want good grades, it's crucial to attend all of your classes. Many professors make attendance a part of your grade. Attendance can really help raise or bring down your grade.
- ❑ **Become a good test taker.** In college, the majority of your grade is based on test scores. Therefore, it's important to know how to do well tests. Know the type of questions that will be asked as well as the content that will be covered. Make sure to pace yourself as you take the test and make sure you answer the questions that are worth the most points. If you don't understand something, or need clarification, ask the professor.
- ❑ **Practice your class presentation.** Many professors include a presentation component. Make sure to follow these tips to maximize your grade:



- Practice your speech or presentation. The best presentations are the rehearsed ones. While practicing, make sure to time the presentation to make sure it falls within the time limit
- If using technology, always have a back-up. If you have a PowerPoint presentation, make copies of it as a handout in case you need it.
- Know the presentation situation. Every professor has a set of guidelines when grading presentations, so make sure you know what the professor is looking for.
- If you are doing a group presentation, make sure to practice with all group members. Make sure each person stays in her time frame and that transitions are done smoothly.



- ❑ **Develop effective reading skills.** Highlight key material, then reread the highlighted parts as often as possible. Second readings ensure comprehension and retention.

- ❑ **Try not to schedule back to back classes.** The best time to study is right before and right after class. Review as soon as possible following each class. This practice will help you improve your retention and ability to recall information.

Time from First Learning to Relearning	% of Material Forgotten
After 20 minutes	47%
After 1 day	62%
After 2 days	69%
After 15 days	75%
After 31 days	79%

- ❑ **Use on-campus services.** Take advantage of the on-campus services such as counseling, employment, and career guidance. Often times counseling services are free. If you're struggling with being homesick, depressed, or any other problems, counselors and therapists can help. Every campus has an employment office where students can receive assistance finding a job. If you're unsure of a major, go to the career guidance office and you can talk to a counselor and take career assessment tests. Using on-campus services will help you have a positive college experience.

- ❑ **Take summer classes.** Taking summer classes is one way you can graduate more quickly. During the summer class size is often smaller, which provides students with more one-on-one interaction with the professors. Tuition is often cheaper and scholarships are easier to qualify for during the summer.

- ❑ **Use the disabled student resource center if needed.** Every college campus has a disabled student resource center that serves the needs of students with a range of disabilities, including physical, communication, psychological, and/or learning disabilities. A specialized counseling staff provides academic, career, personal and crisis counseling, and offers a variety of Psychology Counseling courses to assist students with successful transition to and beyond college. The staff also assists with academic accommodations based on individual student needs such as additional testing time for students with disabilities, and special transportation services.

- ❑ **Form a solid support system.** Having a support system composed of friends, foster parents, a caseworker, and mentors can help students transition to college. Rely on these people for advice, guidance, friendship, or someone to talk to. Identifying a support system will help students be successful in college.



25 TIPS TO HELP YOU SURVIVE FRESHMAN YEAR AND BEYOND

- ❑ Go to all your orientations
- ❑ Get to know your roommates
- ❑ Get organized
- ❑ Find the ideal place to study and study there
- ❑ Go to class
- ❑ Become an expert on course requirements and due dates
- ❑ Meet with your professors as needed
- ❑ Get to know your academic advisor
- ❑ Seek a balanced life
- ❑ Get involved on campus
- ❑ Strive for good grades
- ❑ Take advantage of the resources on campus
- ❑ Make time for you
- ❑ Don't feel pressured to make a quick decision about a career or major
- ❑ Take responsibility of yourself and your actions
- ❑ Make connections with students in your class
- ❑ Find the career service center (every campus has one)
- ❑ Don't procrastinate
- ❑ Eat healthy
- ❑ Learn to cope with homesickness
- ❑ Seek professional help when you need it
- ❑ Keep track of your money
- ❑ Exercise



What is the difference between a block, semester, term and trimester?

Block: Half a semester. A few classes are offered “on the block”; those offered on the first block are completed the first eight weeks of the semester; the classes offered second block begin midway through the semester.

Semester: Period within an academic year marking the beginning and end of classes. Each semester is about 16 to 18 weeks in length, and there are two semesters (fall and winter) in an academic year.

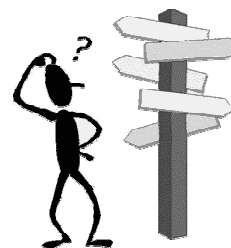
Term: An eight-week period of instruction. Frequently, colleges have spring and summer terms.

Trimester: A calendar system used by some colleges that is made up of three 10-12 week periods

CHOOSING A MAJOR

By the end of your second year of college, most schools require that you declare a major. A major consists of a series of courses that focus on a certain area of study. The major you select will determine what jobs you will qualify for. Although you can change your major if you change your mind, you will save time and money if you decide early on in college. Choosing a career or college major that fits with your values, interests, and abilities will likely lead you in a direction of fulfillment. Below are some suggestions to help you choose a major.

1. **Assess your interests.** Think of things you enjoy doing or hobbies you have, such as painting, building things, or cooking. You can also ask your high school counselor for personality, aptitude and career tests. These tests will help you determine what your interests and abilities are and what careers incorporate your interests.
2. **Assess your abilities.** What are your strengths and weaknesses? What kind of skills do you already have? What subjects in school do you do well in? You can take a vocational test at WIA to see what occupations you may do well at.
3. **Assess your values and preferences.** Examples of values include: working under pressure, working alone or with others, helping society, status and stability.
4. **Explore careers.**
 - Skim through your college's course catalog. You'll find descriptions of each major and classes you must take to graduate.
 - Talk to your high school or college counselor.
 - Visit your college's career center. The career center has a ton of information about occupations, income levels, and internship opportunities.
 - Talk to family, friends and people in the community about different aspects of their occupations.
5. **Reality check.** Honestly evaluate your options. Does your occupation require an advanced degree? Do you have an interest in becoming a doctor, but do poorly in math and science? Does the college you can attend have the major you're interested in?
6. **Take general education classes your first two years of college.** You have plenty of time to decide on a major. During your freshman and sophomore years,



take a couple of classes in your area of interest. Most students begin their major during their junior year.

7. **Narrow your choices and focus on a major.** Talk to some people in your major of interest and take additional classes in that field. Before you know it, you'll discover whether the major is right for you.

Source: www.quintcareers.com/choosing_major.html

GROWING OCCUPATIONS IN UTAH AND THE U.S.

As you consider different majors and careers, you may find the following information helpful about what jobs have the strongest employment outlook, the fastest growing occupations, and the highest paying occupations. When considering a major make sure that there will be a need for people to do the job you are interested in.

2004-2014 Fastest Growing Occupations in Utah

Office and administrative support occupations
Sales and related occupations
Construction occupations
Food preparation and serving
Education, training, and library occupations
Production occupations
Transportation and material moving occupations

Construction trade workers
Healthcare practitioners and technical occupations
Retail sales workers



2004-2014 Five Star Jobs in Utah

“Five Star” jobs have the strongest employment outlook and the highest wages

Bachelor’s degree or higher

Chief executives
Computer and information systems managers
Computer software engineers
Construction managers
Financial managers
General and operations managers
Lawyers
Marketing managers
Mechanical engineers
Pharmacists
Sales managers

More than High School, Less than Bachelor’s Degree

Appraisers and assessors of real estate
Bus and truck mechanics
Civil engineering technicians
Dental hygienists
Electrical engineering technicians
Paralegals and legal assistants
Radiology technologists and technicians
Real estate sales agents

Registered nurses
Respiratory therapists

On the Job Training

Electricians
Food service managers
Plumbers, pipe fitters, and steamfitters
Police and sheriff patrol officers
Sales representatives
First line supervisors/managers

Fastest Growing Occupations in the U.S.

25 occupations projected to grow the fastest between 1998-2008

Computer scientists
Computer engineers
Computer support specialists
Systems analysts, electronic data processing
Data base administrators
Electronic pagination system operators
Paralegal personnel
Medical assistants
Human service workers
Physician’s assistants
Data processing equipment repairers
Residential counselors
Electronic semiconductor processors

Engineering, mathematical, and natural science managers
Medical records technicians
Physical and corrective therapy assistants/aids
Respiratory therapists
Dental assistants
Surgical technologists and technicians
Dental hygienists
Sales agents, securities; commodities, and financial services
Occupational therapy assistants and aids
Cardiology technologists
Correction officers and jailers

Speech-language pathologists and audiologists

Highest Paying Occupations in the U.S. (annual median income listed)

\$124,800	Physicians and surgeons	\$64,800	Chemical engineers
\$110,200	Dentists	\$63,900	Chiropractors
\$91,800	Aircraft pilots and flight engineers	\$62,300	Electrical and electronic engineers
\$79,500	Podiatrists	\$61,900	Computer engineers
\$78,200	Lawyers	\$60,400	Education administrators
\$75,300	Petroleum engineers	\$58,000	Materials engineers
\$73,200	Physicists and astronomers	\$57,300	Marketing, advertising, and public relations managers
\$71,300	Nuclear engineers		Physical therapists
\$68,500	Optometrists	\$56,600	Industrial production managers
\$67,000	Aeronautical and astronautical engineers	\$56,300	Mining engineers
		\$56,100	General managers and top executives
\$66,200	Pharmacists	\$55,900	
\$65,600	Actuaries		
\$64,900	Airplane dispatcher and air traffic controllers		

Occupations With the Most Openings in the U.S.

Cashiers	Laborers, landscaping, grounds
Salesperson, retail	Receptionists
Waiters/Waitresses	Guards and watch guards
General office clerks	Nursing aids and attendants
General managers and top executives	Computer support specialists
Food preparation workers	Hand packers and packagers
Registered nurses	Secretaries
Teachers (elementary & secondary)	Bookkeeping and auditing clerks
Clerical and administrative support	Maintenance repairers, general utility
Systems analysts, data processing	Cooks
Sales and related workers	Computer engineers

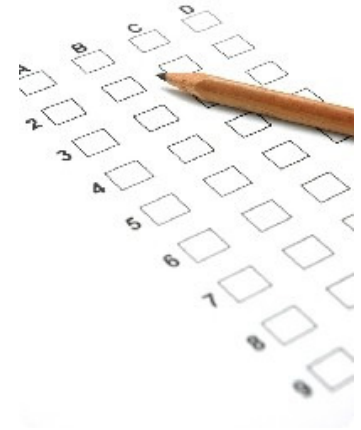


Source: jobs.utah.gov

CAREER TESTING

THE MOST COMMONLY USED TESTS TO HELP YOU DECIDE ON A MAJOR ARE:

- Strong interest inventory—this is a very popular interest test that shows where an individual's interests lie. It compares a person's interests to individuals who are employed in other occupations. The test also assesses work style, leadership style, and learning environment preference. The test takes approximately one hour to complete.
- The Myers-Briggs Type Indicator—This is another very popular test that measures personality type and how it relates to careers. It will list the 50 most popular occupations and also the 25 least popular occupations for that specific personality type. It will also give a description of strengths and weaknesses as they relate to occupations and interpersonal relationships. The test takes approximately one hour to complete.
- There are a few career assessments that students can use for free and are helpful for general information:
www.myfuture.com www.keirsey.com



AVERAGE SALARIES BY OCCUPATION IN THE U.S. (2004)

Occupation	Annual Salary
<u>Management occupations</u>	
Chief executives	\$140,880
Marketing managers	\$100,020
Public relations managers	\$83,490
Computer and information systems managers	\$100,110
Human resources managers	\$88,740
Transportation, storage, and distribution managers	\$73,050
Farm, ranch, and agricultural managers	\$54,900
Construction managers	\$80,070
Education administrators	\$76,050
Funeral directors	\$55,280
Medical and health services managers	\$75,830
Social and community service managers	\$52,700
<u>Business and financial operations occupations</u>	
Emergency management specialists	\$49,730
Employment, recruitment, and placement specialists	\$47,440
Compensation, benefits, and job analysis specialists	\$51,480
Training and development specialists	\$48,360
Management analysts	\$73,460
Accountants and auditors	\$57,160
Financial analysts	\$71,280
<u>Computer and mathematical occupations</u>	
Computer and information scientists, research	\$90,860
Computer programmers	\$66,480
Computer software engineers, applications	\$78,570
Computer software engineers, systems software	\$83,460
Computer systems analysts	\$69,470
Network systems/data communications analysts	\$64,080
Actuaries	\$89,230
Mathematicians	\$81,080
Operations research analysts	\$63,760
<u>Architecture and engineering occupations</u>	
Architects, except landscape and naval	\$67,300
Aerospace engineers	\$83,620
Civil engineers	\$68,280
Computer hardware engineers	\$85,540
Electrical engineers	\$75,540
Environmental engineers	\$69,200
Health and safety engineers	\$66,750
Industrial engineers	\$67,820

Nuclear engineers	\$89,320
Petroleum engineers	\$92,840

Life, physical, and social science occupations

Food scientists and technologists	\$56,600
Microbiologists	\$61,770
Epidemiologists	\$56,580
Physicists	\$89,490
Chemists	\$62,400
Environmental scientists and specialists	\$56,280
Economists	\$79,520
Clinical, counseling, and school psychologists	\$63,340
Sociologists	\$63,530
Historians	\$49,390
Political scientists	\$85,400

Community and social service occupations

Substance abuse and behavioral disorder counselors	\$35,170
Educational, vocational, and school counselors	\$48,100
Mental health counselors	\$36,630
Rehabilitation counselors	\$30,820
Mental health and substance abuse social workers	\$36,620
Clergy	\$41,210
Directors, religious activities and education	\$33,680

Legal occupations

Lawyers	\$110,590
Arbitrators, mediators, and conciliators	\$59,820
Paralegals and legal assistants	\$42,720

Education, training and library occupations

Elementary school teachers, except special education	\$46,350
Secondary school teachers, except special education/vocation	\$48,980
Librarians	\$48,700
Teacher assistants	\$20,750

Art, design, entertainment, sports, and media occupations

Commercial and industrial designers	\$56,350
Graphic designers	\$41,910
Producers and directors	\$69,460
Radio and television announcers	\$32,540
News reporters and correspondents	\$39,050

Healthcare practitioners and technical occupations

Chiropractors	\$84,020
Dietitians and nutritionists	\$45,490
Pharmacists	\$86,910
Family and general practitioners	\$137,980
Physician assistants	\$68,500
Registered nurses	\$55,680

Physical therapists	\$63,690
Speech-language pathologists	\$56,850

Source: "The You Can Guide to Paying for Your College Education."

ONLINE RESOURCES

Casey Life Skills—Independent living skills assessments.
www.caseylifeskills.org

Foster Club—Scholarship opportunities, contests and message boards.
www.fosterclub.com

Utah Mentor—Career self assessments, practice standardized test questions, online college applications, and financial aid information
www.utahmentor.org

Just for Youth—Website designed specifically for youth in foster care.
Justforyouth.utah.gov

ACT AND SAT PREP

www.collegeboard.com
www.act.org
www.princetonreview.com
www.onlinetestprep.com
www.kaplan.com
www.learningco.com
www.petersons.com
www.ets.org
www.gocollege.com

JOBS/CAREERS

www.guru.com
www.inc.com
www.monster.com
www.ajb.dni.us
www.campuscareercenter.com
www.myfuture.com
www.bls.gov/ocs
www.careers.utah.gov - *Information on salary projections, labor market demand, and training options*
www.youthbuild.org - *Youth ages 16 to 24 can work toward their GED or high school diploma, learn job skills, and build communities.*
MonsterTrak—*Learn what career options are available with different majors*

FINANCIAL AID

www.mapping-your-future.org
www.finaid.org
www.studentaid.ed.gov
www.creditreports.com
www.studentadvantage.com
www.goarmy.com/rotc
www.ed.gov/updates/97918tax.html
www.ed.gov/Programs/bastmp/SHEA.htm

www.SallieMae.com
www.studentloan.com
www.fastweb.com
www.collegeboard.com
www.collegenet.com/mach25
www.gocollege.com
www.fafsa.ed.gov
www.ed.gov/Programs/bastmp/SGA.htm
www.irs.gov
www.sss.gov
www.students.gov

MILITARY

www.1-800-GO-GUARD.COM
www.defenselink.mil
www.va.gov
www.todaysmilitary.com

SHOPPING FOR BOOKS

www.amazon.com
www.broderbund.com
www.varsitybooks.com
www.bigwords.com
www.ebay.com
www.half.com



COLLEGE SEARCHES AND INFORMATION

www.clas.ufl.edu/CLAS/american-universities.html
www.mcli.dist.maricopa.edu/cc/
www.mycollegeguide.org
www.princetonreview.com
www.collegeboard.com
www.collegenet.com
www.collegeview.com
www.petersons.com
www.ajcunet.edu
www.ed.gov/thinkcollege
www.soc.aascu.org
www.theadmissionsoffice.com
www.campustours.com
www.studyabroad.com
www.universities.com
www.utahsbr.edu/acadole.html

SCHOLARSHIPS

www.schools.utah.gov/curr/scholarships
www.diversity.utah.edu/scholarships.html
www.scholarships.com
www.fastweb.com
www.guaranteedscholarships.com
www.college-scholarships.com
www.orphan.org/scholarships.html

NOTES

[illegible]

NOTES

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

NOTES

[illegible]

NOTES

NOTES

[illegible]

NOTES

[illegible]

NOTES

[illegible]

NOTES

[illegible]

NOTES

[illegible]

NOTES

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.